

F-6 Vol II

The Dies of the U.S.  
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By R. E. Wiley

F-6 VOL 2

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THE CHECK LIST

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 (CCRT #8)

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### OTHER ARTICLES

- Many articles of interest, too numerous to list here, regarding activities of C.C.R.T. Members, Club News, Letters from our Readers, and little odd bits of information and history can be found scattered throughout each issue, and are worth reading. We are sorry that we can not list every item printed in T.C.I.



the

Check



List

## Check Collector's Round Table

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|           |          |         |              |
|-----------|----------|---------|--------------|
| Volume II | Number 1 | Issue 5 | January 1971 |
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PUBLISHED BY ROBERT FLAIG P.O. Box 27112 Cincinnati, Ohio 45227

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### C.C.R.T. STARTS SECOND YEAR

This is CCRT's fifth issue of TCL and the beginning of our second year, with the interest shown by our loyal members we look forward now to an even greater year in 1971. We've had the anticipated "growing pains" and will undoubtedly have more - I'm told this is a healthy sign or stage of development!

Our "big brother" publications have devoted a great deal of space to our activities on their pages. They have featured items, articles and illustrations of material we are vitally interested in collecting. A great measure of our growth is due to their continuing helping hand, and for this we are most appreciative.

Your editor wishes to thank all the members who have contributed to our success and growth through their offering of suggestions, ideas, obtaining new members, publicity for CCRT in their local newspapers and club publications, cash contributions, contributions of material for the auctions with proceeds designated to our treasury and clippings sent in. Some of our members have written articles for publication in other media which publicized CCRT. Many other club bulletin editors and editors of national publications have picked up news stories about our organization and its activities. To all these persons and others who have been responsible for publicizing CCRT - A big thank you.

One of the most important contributions to our success has been the authoritative, factual and interesting articles submitted by many of our loyal members. Without these interesting items it is certain we would still be back on the "launch pad". For these, your editor and other members are most grateful. A continuing need for this important supply of "fuel" is constantly needed to keep CCRT in flight. THANKS, THANKS to our contributors!

Our renewals are coming in very well. We have 143 members at the time this issue is published. This proves the solid membership CCRT has and will provide the foundation for further growth in 1971. We have not scratched the surface. We started with about a dozen members a little over a year ago. Certainly there must be hundreds of other persons interested in the material we collect, yet in spite of our publicity, many of these persons do not know CCRT exists - Let's tell them about CCRT. We have a good "product" and there is a market for it, all we have to do is tell collectors about it and sell it.



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In spite of continued increased costs, we have held the line and have not increased our basic dues of \$3.50. (For those who wish 1st class mail delivery of TCI add \$1.50 as noted on information sheet that was mailed with auction #5). It is still a bargain that will give a years enjoyment and activity in a facinating facet of numismatics - and for less than the price of a show.

In this issue you'll note that some of our members have been active in displaying, exhibiting, and giving programs about their collections of checks and related material. With this in mind it is brought to your attention that the Central States Numismatic Society will hold their 32nd Annual Convention at the Chase-Park Plaza Hotel in St. Louis, Mo. on May 14 - 16, 1971. CHECK COLLECTORS ROUND TABLE IS INVITED! This, like the ANA Convention, held last August at the same hotel, will be co-chaired by Mr. David L. Cooper and Mrs. John (Bernice) S. Stevenson - the same two persons who did such a bang-up job for the ANA. We hope to be there for another informal meeting, renew acquaintances and make new friends.

At this time several members and friends plan to attend the CSNS convention: Ron Horstman, Al Wick, Jerry Bates and if all goes according to schedule - your editor and his wife Jeane.

How about you assembling a check exhibit and planning to meet us at this event?

As more information is received in regards to the convention, I'll attempt to get the news to all concerned. Please inform your editor if you are interested or plan to attend. Your editor has a supply of hotel reservation-rate cards for the convention and will send some to you upon request.

- - - - -  
I wish to express my sincere appreciation to the many CCRT members and friends for their thoughtful understanding, sympathy and kind words during the past weeks.

The recent lengthy illness of my father and his passing just before Christmas necessitated taking care of the pressing personal problems of the moment. Apologies are offered for the long delay in answering your many welcome letters. It is also for the above reason that this issue is reaching you somewhat late

- - - - -  
You will have received Auction #5 by the time Issue #5 is delivered to you. This, as stated before, is an experiment - if it stimulates more interest in the auction and also increases the bidding, then this warrants the increased labor and postage involved in the continuance of such a procedure.

- - - - -  
CCRT IS IN NEED OF A PUBLICITY PERSON-Male or female, one who can keep the national publications, numismatic groups, clubs, etc. informed about our activities, interests and functions. Several persons could share this responsibility. This is a vital function necessary for our continued growth. This job has been carried on in a sporadic fashion by your editor, who because of lack of time has not been able to give it the full attention it needs. If you have use of a typewriter and an interest in this important job, send your editor a note. We'll work out the details - continued co-operation will always be given you.

The above check is through the courtesy of the Ralph Foster Museum, a part of The School of the Ozarks. Mr. John Paul Butler, their Curator of Monies was kind enough to have several hundred printed for the members of CCRT. The necessity of exchanges of letters and the fact they had to be printed for us has resulted in their being included in this issue, rather than the previous one.

The School of the Ozarks is an accredited four-year college with a large museum. Mr. Butler is attempting to form a collection of checks for the Ralph Foster Museum. Herewith in part is a recent letter from Mr. Butler: "...We have an eight floor museum that has been visited by over 100,000 people this year including our First Lady, Mrs. Nixon. We are trying to collect one . each of items that were used for money from all over the world; for example old checks, drafts, script, tokens, stocks, bonds as well as coins and banknotes. If you or any of your members have any duplicates that you would like to donate, we would certainly be grateful to you. We can give you a tax deduction if you wish."

The first four issues of T.C.L. along with some duplicate old checks were sent to the museum by your editor. This resulted in a thank-you letter from Mr. Butler which mentioned, "Thanks a million for the duplicate items you sent, we can use almost anything in the check line as we just started trying to collect checks."

You can be sure any check donation you send will be appreciated. This college is a bit different than most, all students come from poor families and ALL STUDENTS WORK. If you are so inclined, send contributions to Mr. John Paul Butler, Curator of Monies, The School of the Ozarks, Point Lookout, Missouri 65726. Be sure to mention you are a member of CCRT.

As a point of interest, the January 1971 issue of COINage Magazine carried an interesting article about their money collection.

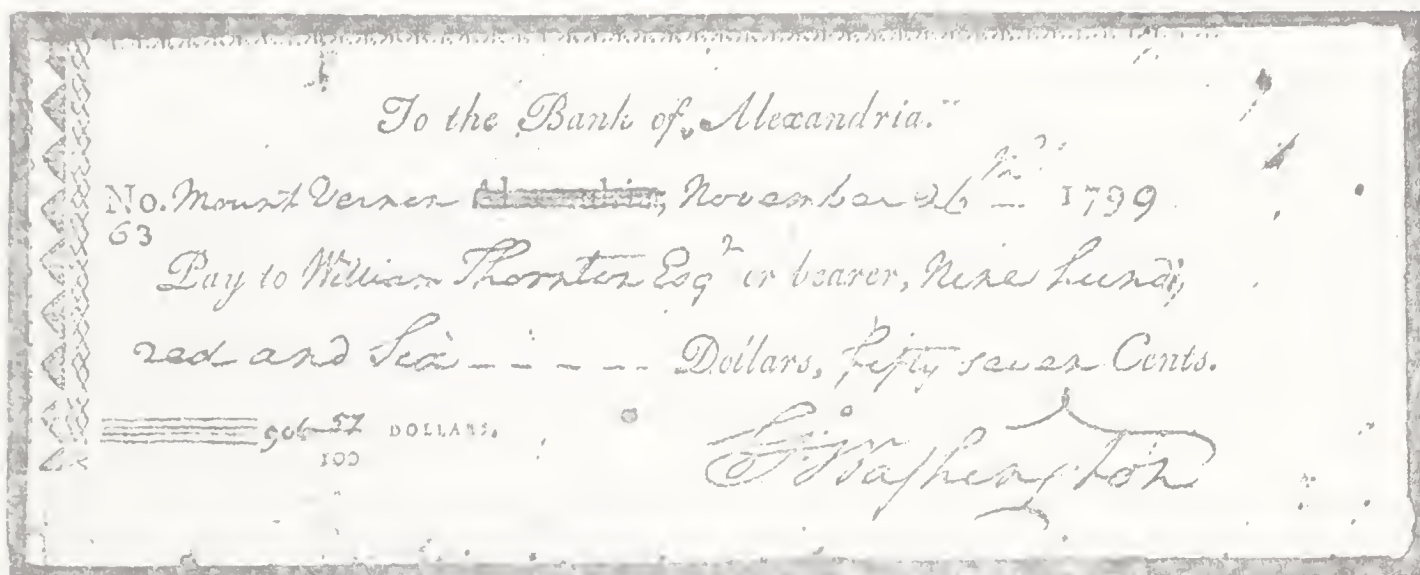
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AN OUTSTANDING CHECK EXHIBIT

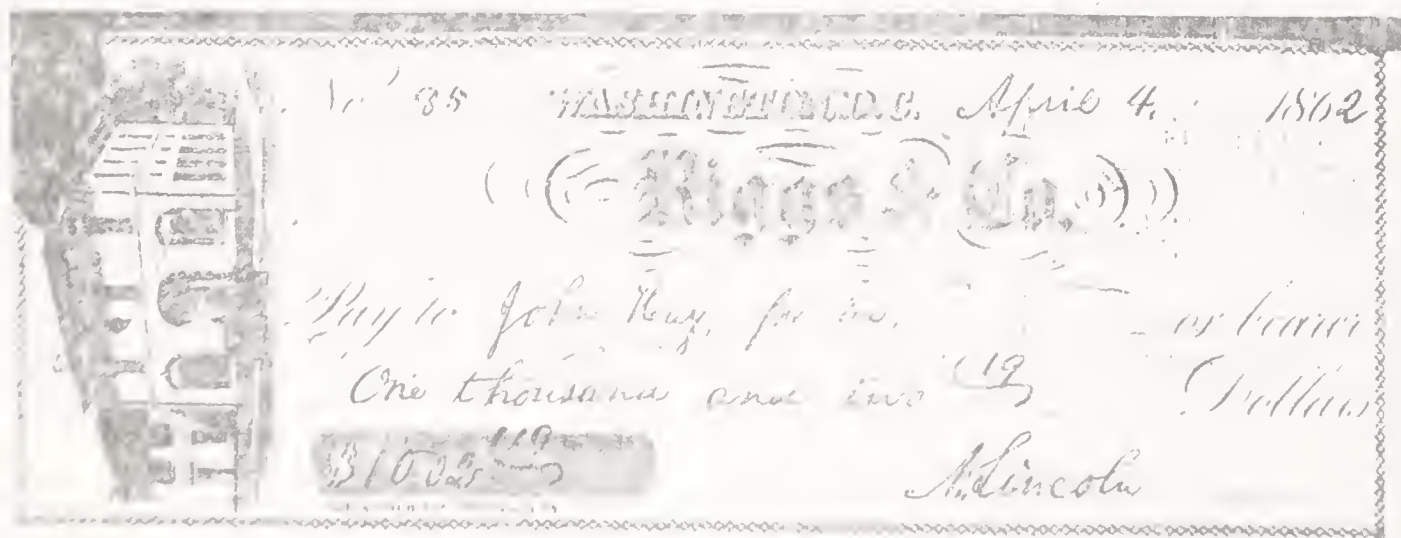
By R. E. Ekeblad 19 Edwards Lane Glen Cove N.Y. 11542  
Photos by Chase Manhattan Photographic Studio



If a check collector is in New York City he should not miss a visit to The Chase Manhattan Bank Money Museum located in Rockefeller Center. The Bank's money collection contains more than 50,000 items ranging from ancient to modern times and is one of the most comprehensive in the world. Included in the collection and interestingly displayed are many checks issued by famous people or in payment of historical events.

Each time I have visited the exhibit I have been amused by the comments of children and adults when they discover that checks were written by our country's founding fathers in the late 1700's. On display is a check written by Benjamin Franklin for \$400 on October 2, 1787 and drawn on Cashier of the Bank (Philadelphia). Another check dated February 27, 1790 is signed by Aaron Burr, the assassin of Alexander Hamilton in a duel in 1804.

The collection includes a check signed by each president of the United States. The check of George Washington (shown in the illustration above) was written at Mount Vernon on November 26, 1799. Payable to William Thornton, Esq. or bearer for \$906.57 on the Bank of Alexandria, the check has a fine signature of our first president. Thomas Jefferson's check was written on February 13, 1809 for \$50 on the Office of Discount and Deposit. Certainly one of the highlights in the presidential series is the check of Abraham Lincoln written on April 4, 1862. Slightly mutilated the check was for \$1,002.19, payable to





John Hay on the Riggs & Co. bank in Washington (illustrated also).

A recent addition to the collection is a check drawn by Richard Nixon on the Key Biscayne bank. Curator Gene Hessler informed me that it took considerable time to obtain one of President Nixon's checks.

Another famous statesman's check on exhibit is one written by Daniel Webster on May 10, 1834 drawn on the Bank of Washington, D. C.

A check on exhibit which certainly marks a historic event is one written by John D. Rockefeller, Jr. for \$8,500,000 on February 10, 1947 payable to the United Nations. This payment was a gift by the Rockefeller family to purchase the land occupied by the United Nations in New York City.

Another interesting check is a very colorful one for \$25,000 payable to Charles A. Lindberg for his solo flight from New York to Paris in 1927. The check was the prize offered by Raymond Orteig to the first pilot to accomplish this daring exploit.

On display also is a draft for 12,755 and 10/100 francs drawn by the Equitable Trust Co. of New York on their office in Paris. This draft was carried by Charles Lindberg on his spectacular solo flight, New York to Paris, on May 20-21, 1927.

The \$10,000 prize check won by Glenn Curtiss for the first continuous flight from Albany to New York City on May 29, 1910 paid by The New York World newspaper is also displayed.

Unusual checks of famous people and events also are included in the exhibit. One check on a plain piece of ruled paper was written by Salomon Portland Chase, Secretary of the Treasury under Abraham Lincoln. The Chase National Bank, which was organized in 1877 and merged into the Bank of the Manhattan Company in 1955, was named in his honor.

The exhibit displays many other interesting and historical checks which I am sure will intrigue every check collector.

\* \* \* \* \*

#### CHECK DATES BY PERIOD?

Mr. Raymond Rathjen of Pleasanton, California makes the suggestion that we separate checks by periods or dates; this does have merit. You may recall that in filling out the questionnaire when you joined CCRT that you were requested to indicate what checks were of interest to you. These were listed by the following periods: Checks of the First Chartered Banks, Checks of Other Banks dated prior to 1862, Checks dated between 1862 and WW I, Checks dated WW I to date. Have you any other ideas or suggestions for improving on these periods?

It would be of advantage to all if we had a standardized set of periods, perhaps indicated by a letter or in some other way.

If you have a suggestion or idea on this subject, let your editor know. The results will be published and perhaps we can come up with a standard listing so we would all be working with the same set of tools. May we hear from you?

## CHECK PROTECTION--MECHANICAL AND OTHERWISE

### Part IV

by Jack Weaver, P. O. Box 30, Woodland, California 95695

If you turned back to page 15 of the very first Check List (Jan. 1970) you'd find I suggested that the many varieties of check protection could be classified in three categories:

- I - Protection was provided with pen and ink.
- II - Protection was provided by the check form itself.
- III - Protection was provided by some mechanical device thru which the check was passed after completion in the usual manner.

In the year since that was written, I have found no reason to change my classification nor has anyone challenged it.

The first three articles in this series have covered 12 different mechanical check protectors from my collection. We'll get back to more of these machines in subsequent issues of the Check List, but now lets turn to Category I where I would have started in the first place had I been mentally organized.

The definition of Category I could be expanded this much: Included here are checks which of themselves do not provide any special protection against alteration but on which the maker, without resorting to devices more sophisticated than a pen or a ruler or a camel-hair brush, has made it somewhat more difficult for the check raiser.

Category I is first because it is the most "primitive" method, not because it was the earliest method used. I have several examples of Category II dated as much as 25 years earlier than my earliest Category I example.

Category I checks fall into three general types:

- A - The amount of the check has been added in one or more places in addition to being written in the places provided by the check form.
- B - An ink wash has been added over the amount.
- C - Lines have been added.

Here are the details of the seven checks shown on the photopage:

Example A-1: The amount-in-figures has been written a second time, in this case vertically at the signature line. The clerk who made up this correspondent draft added a second \$101.12 before presenting it to the cashier for his validation signature. Anyone tampering with the figures of course risked affecting the signature.

Example A-2: The amount-written-out has been added, vertically near the right margin of the check.

Example A-3: Both amount-in-figures and amount-written-out are repeated. This example seems to have involved three bank employees in its preparation: Employee A who completed the draft in the usual manner, Employee B (H.G. Sandiford, Teller) who added the figures and words of value and his signature vertically and Employee C (J.W. Procter, Cashier) who validated the draft with his signature.





Duplicate unpaid

21029

A1

of New York,  
BANKING ASSOCIATION

Dollars

William H. Kilbuck, Pres.

**Central National Bank**  
OF NEW YORK  
100 WALL ST. N.Y.

ORIGINAL

03985

Pay to the order of *Wm. H. Kilbuck* \$ *100.00*

*Wm. H. Kilbuck*

Kentucky

A3

A2

A4

B1

**THE NATIONAL BANK OF SOMERSET,**  
SOMERSET, KENTUCKY.

Pay to the order of *Wm. H. Kilbuck* \$ *100.00*

*Wm. H. Kilbuck*

NATIONAL BANK, KY.

10419

CASHIER

The Brazil Bank.

\$20.00

No 2-111

Pay to the order of  
*Wm. H. Kilbuck*

CAN BANK.  
W YORK.

The Philadelphia National Bank.

C1

B2





Example A-4: The amount-in-figures and the amount-written-out are written on the back of the draft as well as on the face. On this draft, the amount was inscribed on the face in the usual manner and locations and then repeated on the back in red ink. The amount-in-figures is written directly under those figures on the front and the area was then hit by an embossing device. The amount-written-out was also repeated in red ink along the bottom edge of the reverse. You can just make out the "One Hundred Sixteen" showing thru along the bottom margin of the check. This bank certainly went "all out" in its protective practices.

It has nothing to do with check protection but it's interesting to note how this draft form was put together. The basic form with the allegorical figure, the panels for number and amount, the basket of corn and the few necessary words and lines and border were printed in black ink by the National Bank Note Company, N.Y. whose imprint is just below the signature line. To this basic form, Dennison & Brown, Stationers, 59 Maiden Lane, N.Y. added in red printing the name of the bank and the city, the serial number, the words "NATIONAL BANK" and "CASHIER" and then its own imprint under the drawee bank panel. This may have been a common practice but it's the first I've spotted.

Example B-1: The draft was completed in the usual manner, then an ink wash applied over the amount-in-figures with a brush (In this example, the area was also hit with an embossing device to complicate the check-raisers problems even further).

Example B-2: Similar to B-1 except that it was the amount-written-out that got the wash job.

Example C-1: The check was completed in the usual manner. The maker then used a ruler and red ink pen to draw double lines under the payee name and the amount-written-out. It is a little unusual to see protection provided for the payee line although some of the modern shredded-paper machines do the same thing.

Well, there are examples of Category I practices I find among my checks. Note that they all fall between 1868 and 1881, a short 13 year period. While the time element is not vital to the study, I'm puzzled by not finding earlier or later examples. Note, too, that 5 of the 7 examples are bank drafts on correspondents. Example A-2 was drawn by a business firm, C-1 by an individual.

Before we close this instalment, let's talk a little about W. A. Casper's query (#2-5) on page 81 of the April 70 Check List. Is this "check protection"? Mr. Casper wonders why some early (1827) checks had been separated with a wavy, rather than a straight, cut. "If a counterfeit check was substituted for an original one, this would be evidenced at once" he pointed out.

Replying on page 95 of the July '70 Check List, Harry Wigington concluded that it was not a "protector device".

It seems certain to me that anyone who used such an obvious wavy cut to separate a check from the adjoining check and/or stub was doing so in order that he could verify, when the check was returned from the bank, that it was in truth the one he had issued. He was only following a practice used with Colonial currency. According to Eric P. Newman in his

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wonderful "The Early Paper Money of America" (Whitman Publishing Co.) on page 18, "indented bills" prevented counterfeits and altered bills from being redeemed. They were "bound into pads or books with part of the design on the stub....bills were cut off the stubs in an uneven manner with a knife or scissors so that on redemption they could be test fitted and verified."

That leaves little doubt why Mr. Casper's checks have wavy borders, but is it check protection? Does the practice complicate the job for the check raiser or check alterer? It simply protected the maker against the possibility that an entirely new document had been fraudulently issued and substituted for the original--and frankly, I can't figure out the circumstances under which this might have occurred. If you disagree with me, all you have to do is add Mr. Casper's checks as Example D-1.

In the next installment, we'll talk about Category II checks; where protection was provided by the check form itself. Meanwhile, I'd like to hear from you after you've looked through your checks. Did you discover any other categories? Or an additional sub-category? Or a Category I check dated earlier than 1868 or later than 1881?

\* \* \* \* \*

SAMUEL T. HAUSER - BANKER - GOVERNOR

By Harry L. Fine 2114 E. Balsam Ave. Mesa, Arizona 85204

The following information is from Leeson's History Of Montana, the first history of Montana and published in 1885.

Samuel T. Hauser, Governor of Montana, was born at Falmouth, Pendleton County, Kentucky, January 10, 1833. He was reared and educated in his native state until 1854 when he moved to Missouri and engaged in civil engineering in the employ of railroad companies; afterward serving as assistant engineer on the Missouri Pacific and the Northern Pacific and as chief engineer of the Lexington branch, from Lexington to Sedalia which latter position he held until 1862. He at that time came up the Missouri River, arriving at Fort Benton in June, crossing the country from that point to the head waters of the Columbia, where he engaged in prospecting for a short time. In the fall of 1862 he went to the Bannack mines (at that time located in Dakota Territory - later Idaho Territory and finally in Montana Territory when this new Territory was created on May 26, 1864) and in the fall of 1863 followed the Lewis and Clarke route down the Yellowstone River. In 1865, in company with Mr. Sanders, he opened a bank at Virginia City under the firm name of S. T. Hauser & Co. During that year they also organized a mining company and erected the first furnaces in the Territory and in 1866 Mr. Hauser organized the First National Bank of Helena. He also organized the First National Bank of Missoula, The First National Bank of Fort Benton and for years devoted his attention principally to banking interests. When he first engaged in banking, he loaned money at 4 and 5 percent per month. In July 1885, he was commissioned Governor of the Territory of Montana, being the only resident citizen upon whom such an honor has ever been conferred.

\* \* \* \* \*

YOUR ARTICLES ARE ALWAYS WELCOME - AND NEEDED

Informative articles are the backbone and foundation of this publication and one of the most important reasons for our success. Share your information with your fellow members. Have you offered an article as yet? Join those who have been our regular contributors. We look forward to your next contribution.



CHECKS: MIX AND MATCH SALE

Fig. 10  
Jan 71

50¢ Each

7 For \$3.00

12 For \$5.00

PAUL R. PEEL 1748 SAWYER WAY COLORADO SPRINGS, COLORADO 80915

1. GLOBE NAT'L BANK, Boston, Mass. Nov. 1884, Dividend Check, Boston Providence RR.
2. HOMER BANKING CO., Homer, Mich. 1901, 2¢ Rev. Doc. Affixed.
3. NORTH BUTTE MINING CO., Montana on FIRST NAT'L BANK, Butte 1916.
4. FIRST NAT'L. BANK OF MALDEN, Mass. 1912, Geo. Wentworth Pharmacist.
5. FIRST NAT'L. BANK, Bethlehem, Pa. 1888.
6. PLANTERS NAT'L. BANK, Richmond, Va. 1898.
7. As above - different, 1903.
8. LAWRENCE BANK AND TRUST CO., Tenn. 1894.
9. FIRST NATIONAL BANK, Cambridgeport, Mass. Printed Revenue 1898.
10. DEFIANCE NAT'L. BANK, OHIO, Printed Rev. 1880.
11. THE VERMONT NAT'L. BANK, Brattleboro, Vt. 1894.
12. THE GERMAN BANK OF WHEELING, WEST VA., 1891.
13. CURWENSVILLE BANK, Pa. Printed Rev. Red on White 1882.
14. THE NEW ENGLAND TRUST CO., Boston, Mass. 2¢ Doc 1900.
15. SAVINGS BANK OF FRANKLIN, PA. Printed Rev. Affixed 1884 SPECIAL.
16. THE AMERICAN NAT'L BANK, Bartlesville, Okla. Unused 190\_.
17. THE COLUMBIA BANK AND TRUST CO., Oklahoma City USA 190\_. Unused.
18. As above - different type.
19. ALLIANCE BANK CO., OHIO, Printed Rev. Stamp 1883.
20. MASONIC BANK, Pittsburgh, Pa. 2¢ Blue Rev. affixed, signed, cancelled 1880.
21. HERMAN LEVI & CO BANKERS, Cincinnati, Ohio, Blue rev. affixed, signed 1877.

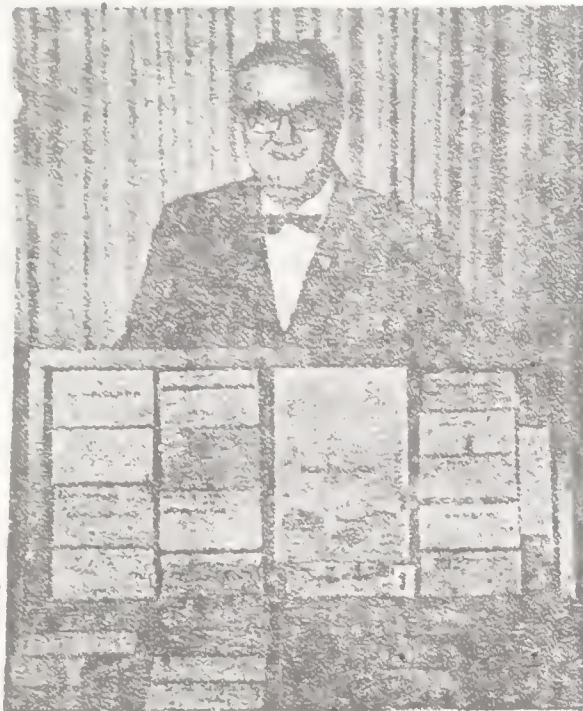
\* \* \* \* \*

GOLD MINE STOCKS - 2 ornate certificates of the 1890's from the famous mining area of CRIPPLE CREEK, COLORADO - THE BUENA VISTA GOLD MINING CO. and THE NEW YORK TUNNEL & MINING CO. Beautiful unsigned, mint condition with company seal to left...Included is a reproduction of an early mining map of CRIPPLE CREEK...The pair plus map - 3 pieces \$4.00.

10 MINING LETTERS - 1890's concerning gold mining operations in Colorado, plus mining map reproduction, plus gold mining stock certificate - 12 pieces - SPECIAL \$2.00.

PAUL R. PEEL 1748 SAWYER WAY COLORADO SPRINGS COLORADO 80915

Gene Morris proudly displays his "Bank Checks and Related Items" exhibit which was judged "most educational" in Clorion.



Richard G. Bowman wins Best of Show Award with Mormon Currency at Denver, Colorado.



Daniel Vander Werf, Jr. wins Graphoanalyst of the Year Award at Chicago.



J. Roy Pennell, Jr. exhibited his famous South Carolina Money Collection at the Smithsonian.

News Stories on the following pages.

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625

No.

Goldfield, Nevada,

*January 25-64*

# The Goldfield Consolidated Mines Company

Pay to *Goldfield Mohave Mining Co* or Order, \$ *17* <sup>*64*</sup> Dollar

To JOHN S. COOK & CO. BANKERS  
GOLDFIELD, NEVADA

*For Gen Mgr.*  
*SECY*

WHEN PROPERLY RECEIPTED THIS BECOMES A SIGHT DRAFT ON JOHN S. COOK & CO

See opposite page for this check article



CHECKS CAN TELL AN INTERESTING STORY!

Talk given by William C. Henderson before the Colorado Springs Numismatic Society.

Checks, especially old ones, are in reality historical documents of our early banks and banking system. Checks and other bank related items as used in our Western Mining Camps, not only represents gold and silver coins used at that time, but actually documents the transaction. Often the date appearing upon a check tells a story - more often, the issuer of the check is of greater importance, or the bank and town occupies an important part in history. Last, but not necessarily least, the payee (to whom payable) justifies research, and is often rewarding.

The check shown is of particular interest, and significant for all the reasons mentioned:

- |         |          |          |
|---------|----------|----------|
| 1. Date | 3. Bank  | 5. Payee |
| 2. Town | 4. Payor |          |

DATE: January 25, 1909, a date during the height of mining activities in this specific area. Gold was not discovered here until December 2, 1898, and the first claim was called the "sandstorm" in memory of the inclement weather prevailing at the time of discovery by Harry Stimler.

TOWN: Goldfield, Nevada - site of the largest gold discovery since 1900, Goldfield was also the site of the Gans-Nelson, light-weight world championship fight in 1906, which was attended by thousands coming on special trains from as far away as San Francisco and Chicago.

BANK: "John S. Cook & Co., Bankers" - the winner of the thirty-round battle for the light-weight championship of the world between Gans-Nelson, was to receive \$30,000, and this amount in twenty-dollar gold pieces was on display in the window of the John S. Cook Bank. In 1906 the world's richest shipment of gold ore was sacked and stored in the lobby of this bank (under guard) until it could be shipped out to the smelters.

PAYOR: "The Goldfield Consolidated Mines Company" - George Wingfield bought the Sandstorm from Harry Stimler, and it produced seven million dollars in seven months. This is only one of the incredible items connected with Rabbit Springs, which later became Goldfield. In order to escape expensive litigation, George Wingfield bought and combined many contiguous claims into one group he called the "Goldfield Consolidated Mines Company", and capitalized the company for fifty million shares, most of which were traded on the mining exchange in San Francisco.

PAYEE: "Goldfield Mohawk Mining Co. " - owner of the Mohawk Mine. The richest single shipment from Goldfield was forty-seven and one-half tons from the Hays-Monette lease on the Mohawk Mine. It was so rich that the ore was sacked and stored in the John S. Cook Bank until it could be shipped. When it reached the Selby Smelters near Oakland, California, it was valued at \$574,953.39. The record shows this as the richest shipment of ore ever recorded in the world, both in value per ton (\$12,300) and in over-all value. One of Goldfield's most famous saloons was named after the Mohawk Mine - The Mohawk Saloon.

YES, CHECKS CAN TELL AN INTERESTING STORY!



We do appreciate Mr. Henderson sharing his talk with us. In one of his letters he further notes, "....We had one meeting at which time we discussed the various types of programs desired and since we had quite a few new members we decided to have a number of future programs on WHY I COLLECT----. I of course gave one on checks.

"You might urge other members to do the same thing at their various Coin Club or Numismatic organizations. In addition, I have placed displays in the lobby of our bank; this too, could be a project for other members of the Check Collectors Round Table. This would be particularly effective during National Coin Week, etc."

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Don Allen of Truro, Nova Scotia, whose displays of checks, credit cards, and other monetary forms are well known throughout Eastern Canada, recently received an A.N.A. Special Educational Award - his third -- for a variety of presentations before Maritime audiences. Included were talks before Rotary, Lions and Kiwanis service clubs, coin clubs in Truro and Halifax, and broadcasts over radio and television. A talk on "A Credit Card Christmas" was carried by all C.B.C. affiliate stations in Canada's four Atlantic Provinces. An earlier interview on Canada's "new look" \$20 bill was for Radio Canada's International Service and was beamed to the United Kingdom and Europe, the United States and Caribbean, and Australia and New Zealand.

Professor Allen, for many years an interpreter of the coin hobby for the general public, reminds CCRT members who may desire to take an active part in National Coin Week, 1971 (April 18-24), that A.N.A. membership is mandatory for individual participation and award competition, and that several months are required for membership processing and approval. He says he has a supply of membership applications for CCRT members. The 1971 NCW theme is "Numismatics -- The Hobby of All Ages." Professor Allen is a fifteen-year participant, and eight-time winner, in NCW competition. Write Don Allen, Nova Scotia Teachers College (Faculty), Truro, Nova Scotia.

\* \* \*

Note: Join the A.N.A., you'll be glad you did. CCRT is a club member of A.N.A., but you must be an individual member to enjoy its many privileges....National Coin Week competition, monthly publication - THE NUMISMATIST, largest yearly numismatic convention and free library service from one of the finest numismatic libraries in the world.

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#### TITLE GOES TO VANDER WERF: GRAPHOANALYST OF YEAR!

This headline appears on the front cover of "The Journal of Grapho-analysis"- World Voice of Scientific Handwriting Analysis. Our fellow member Mr. Daniel Vander Werf, Jr. of Holland, Michigan who headed his state chapter in 1968 and 1969 and who has gained wide recognition as a questioned document examiner, was named the tenth International Graphoanalyst of the Year at the 1970 IGAS Congress & Institute which was held at the Drake Hotel in Chicago from July 26-31..Congratulations! (Mr. Vander Werf notes - "It's about the analyzing of handwriting for personality and character of the writer.")

A letter in part from Mr. Vander Werf states, "My collecting interests go back to 1792 printed Bank of the U.S., as well as many handwritten checks of that period; Herschfield; First Nat'l. Bk. of Helena; Civil War era, etc. Have a number of blanks, including Bank of the U. States,

180; Treasurer of the Confederate States, Richmond, 186; etc. Pg. 14  
Jan. 71

My printed Bank of the United States checks are dated 1792, 1792, 1793, 1795, 1796, 1796, 1797, 1799, 1807. Sure wish I had one for each year."

Editor's note: Can anyone help fill out this series? If so drop him a note : Daniel Vander Werf, Jr., 328 West 30th St., Holland, Mich. 49423

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CCRT member, Mr. M. Tiitus has been appointed president of the WORLD PAPER CURRENCY COLLECTORS (WPCC). He is a well known dealer in world paper currencies and issues an impressive price list....INTERNATIONAL CURRENCY COLLECTOR. In a recent issue Mr. Tiitus gave welcome publicity to CCRT. He has a personal collection of checks and is also a dealer in checks. One of his present efforts is in the direction of forming WORLD PAPER CURRENCY RESEARCH GROUP (WPCRG) as a part of WPCC. Mr. M. Tiitus may be contacted at Box 259, Menlo Park, California 94025.

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Mr. Richard G. Bowman another CCRT member won Best of Show Award at the recent Rocky Mountain Coin Show held in Denver, Colorado. Mr. Bowman won this award for his Mormon currency exhibit. Hats off to Mr. Bowman!

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Mr. J. Roy Pennel, Jr., well known numismatist and member of CCRT had his famous South Carolina Paper Money Collection placed on display at the Smithsonian Institution Museum of History and Technology October 7, 1970. The exhibit remained on display until the end of 1970. The opening of the exhibit was attended by some of our members and correspondents: Mr. Brent Hughes, Mr. Charles Affleck and Mr. Arlie Slabaugh.

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Mr. Al Wick, our good friend and active member has done it again - The October 1970 bulletin of the Missouri Numismatic Society of St. Louis carried the following notation: "Program Chairman Al Wick will present an interesting program on the newest phase of numismatics - CHECK COLLECTING AND RELATED NUMISMATIC ITEMS. As most of you know, Al is a JACK OF ALL TRADES where hobbies are concerned and is always entertaining. Why not dig out those old checks you found in the attic or basement and bring them to this meeting....."

Al reported later that his program was well received ..... GREAT! You may recall Al was one of the first to display checks at the A.N.A Convention last year - showing the various ways they may be collected. He has indicated he'll have more about checks in his next interesting issue of HOBBIES TO ENJOY.

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Mr. Cliff Murk of Agate Beach, Oregon, one of our recent members, was featured in a past issue of COASTLINES, a publication of the Central Lincoln People's Utility District. The article follows on the next page.

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PLEASE : Some members do not appreciate unsolicited approvals - please contact them first before sending approvals.



# coastlines

news & notes from Central Lincoln P.U.D. February 1970



## The River Bank Is Biggest West of the Mississippi

You can't cash a check, get a loan or save a dime, and yet it's the largest bank of its type in the West!

The River Bank isn't really a bank in the strictest sense of the word. But it does have a lot of money: Cliff Murk, of Agate Beach, is one of the most highly respected collector-dealers of paper currencies in the U.S. His gigantic collection features silver and gold certificates, bank notes, drafts; military money, script and tokens. It is housed in vaults and safes all over the West. When asked how much the collection is worth, Cliff replies with a twinkle in his eye: "Oh, at least 15 or 20 cents..."

Cliff Murk—biggest and happiest "banker" in the West—displays a tiny portion of his collection brought from a real bank vault especially for this photo.

Cliff Murk, a contractor got "hooked" on currency because of his children. Since he had to stay home as babysitter in the evenings while his wife worked, Cliff turned to currency collecting to busy himself.

"I got into it before the price really started to rise... I don't think a millionaire could do what I was able to do," he stated. Collecting paper money has become a very popular hobby and business in the last several years.

His standing as a collector-dealer is widely recognized. Cliff has authored several scholarly magazine articles for the Society of Paper Money Collectors.

His fascinating token collection is limited to Oregon and includes tokens that were good in cash and trade at scores of festivals, restaurants and taverns throughout Oregon.

Cliff also has a substantial collection of script—paper money issued by cities and counties during the Depression. Some of the script was backed up by

school bonds and timber holdings. Some, however, required one-half cent stamps to be affixed to the back each time the script changed hands. When the back was filled, enough money in stamps was deposited to cover the cost of redemption and administrative costs.

A large part of the currency in the collection was issued by banks from colonial times through the late 1800s. In those days, paper money seldom traveled outside the area served by the issuing bank. Thus, there was little need for a national paper currency.

Confederate money is another big segment of the total collection. Cliff has about 90 percent of all types of paper currency issued by the Confederacy.

The hours spent with Cliff were filled with fascinating tales of money: Fine engraving and printing, uncirculated proof sheets and the story of how paper currency became widely accepted in the U.S.

The River Bank may not be for real... but Cliff Murk probably has more fun than any ten real bankers.

Reproduced with  
permission of  
CENTRAL LINCOLN  
PEOPLE'S UTILITY  
DISTRICT, Newport,  
Oregon.



Another first for one of our CCRT members-- Mr. Eugene Morris of Forest City, Iowa won a trophy for his check exhibit at the Clarion Iowa Coin Show. Mr. Morris explains - The Clarion, Iowa Coin Show was held Saturday, October 31st and Sunday, November 1st, 1970. The show drew a good crowd both days. Their trophies were a little different than usual. Instead of first place, etc., they gave four trophies as follows: (1) Best Token Exhibit, (2) Most Unusual Exhibit, (3) Most Educational Exhibit and (4) Collectors Choice. The people registering received a ballot and then were to vote on the exhibit of their choice. Also, each exhibitor received a picture frame containing the Clarion Centennial Medal and all the wooden nickels that had ever been issued by anyone in Clarion. This was a very nice item to keep and be proud of.

I had displayed three cases of tokens and four cases of checks and related material. I had not displayed the tokens since they won First Place in the "Medals and Tokens" division at the I.N.A in Des Moines in 1968. My Token Exhibit won the trophy for the "Best Token Display" and also won the "Collectors Choice" Trophy.

However, I was most happy when my Check Exhibit won the "Most Educational" Trophy. I displayed four cases showing several items that can be collected and some information on each. Items displayed were: (1) An old deposit bag and small check book holder from the 20's, (2) Old signed and canceled checks with different revenue stamps, (3) Old unused checks on banks that had closed 40 or more years ago, (4) Some current unused checks with unusual names, (5) Banks that had changed their names over the years - showing both the old check and the one presently used, (6) A few old bank post cards. I presented a little information on each bank along with the items in the cases. They attracted a lot of interest.

\* \* \* \*

Our hats are off to Gene Morris for being the first to capture a trophy for a check exhibit!

Individual member activity is certainly picking up - Let's all get in the act. No one gets more out of anything than he puts into it.

\* \* \* \*

A letter in part from Mr. Ekeblad: "...In November I displayed my checks in the Telephone Pioneer Hobby Show. It elicited many interesting comments and many men and women were intrigued by this unusual collection. Even the numismatists were not aware of the hobby. I also acquired an old check from a fellow displaying old documents."

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Ken Prag, 912 Sycamore St., Cincinnati, Ohio 45202 would like to know:

1. What basic types and categories of stock certificates do people who collect them recognize?
2. What are the best sources to obtain certificates?
3. What are the best ways to protect and store stock certificates and are plastic envelopes available?
4. How are they valued? There seems to be quite a disparity, especially in advertisements.
5. Which are more popular or desirable - used or unused certificates?

He would like to know how to obtain more old stock certificates (pre 1900), foreign and unusual ones. Help for Ken would be appreciated, drop him a note.

\* \* \*

Kenneth L. Hallenbeck reports he has added Life Insurance Policies to his collecting interests and now has about 50. He'll trade for them. He can be contacted at 1141 W. Lexington Ave., Fort Wayne, Indiana 46807.

## CROSSED CHECKS

This term came to light when the Bank Museum of Stockholm, Sweden requested membership in CCRT and concluded their request by asking, "By the way - can you tell me where and when the custom of crossed checks did arise?"

Never hearing this term before, your editor called upon some of our experienced CCRT members for an answer. While these answers may not pinpoint the exact date and place, they certainly will inform us about a subject most of us know little or nothing about. CCRT is grateful for these members efforts in supplying information.

From Mr. William C. Henderson, Colorado Springs, Colorado.  
The following information is extracted from FOREIGN DRAWING AND REMITTANCE SERVICES, First National City Bank, N.Y., Page 13, Jan. 1968.

Checks in Great Britain may be protected by "crossing" which should be done on the face of the check. This is in accordance with the laws and practices that prevail. In crossing the check it is expected that no money will be paid over the counter to the payee, but if the payee has an account with the bank on which the check is drawn, the amount of the check may be deposited to his account.

\* \*

Professor Don Allen, Truro, Nova Scotia offers the following information: A cheque is CROSSED when two parallel lines are drawn diagonally across its face. In English banking practice this requires that the cheque be paid to payee only, and precludes its being endorsed to a third party. This is not done in Canada.

\* \* \*

Mr. J. E. Weaver of Woodland, Calif. sent information from two reference books.

The following is an extraction from THE PRACTICAL WORK OF A BANK by The Bankers Publishing Co., N.Y. 1919, page 109.

English banks have been relieved by law of the responsibility of requiring identification before cashing a check. English tellers do not worry about whether the person receiving the money is the proper one or not. English custom gives the bank protection by the use of "crossed checks" which is the practice of drawing two parallel lines across the face of the check and writing "& Co." between. This restricts presentation of the check for payment by any other than a bank. In reality this makes it possible for the payee to collect the amount of the check, only through his bank. By English law, an act of Parliament, banks are prohibited from paying crossed checks over the counter. If the maker of a check knows the payee's bank, he can cross it "specially" which involves the writing of the name of the bank inside the two lines. It can then only be paid through that bank.

The following is extracted from THE METHODS AND MACHINERY OF PRACTICAL BANKING by Claudius B. Patten, Bradford Rhodes & Co., 78 Williams St., N.Y. 1891, page 369.

The author mentions that in a conversation with English bankers he indicated we in the United States do not use crossed checks and that our bankers knew little about them, in fact many would not know one if shown one. This surprised London bankers as they could not understand how we could get along without them.

Universal use in England of crossed checks allows payers to remit checks



18. 18 Jan. 72

with reasonable safety since Parliament long ago freed banks of the responsibility of requiring identification of persons presenting common checks for collection.

Marks of crossed checks signal the fact they must be presented through some other bank or banker and will not be paid if it reaches the bank on which it is drawn in any other way. They are worthless when presented by any other party. Law forbids a bank to cash a crossed check over the counter.

An ordinary CROSSED CHECK is one with two parallel lines on its face, "& Co." may be added if desired.

A CROSSED SPECIALLY CHECK is used when the drawer knows the name of the payee's bank and inserts this name between the parallel lines.

An OPEN CHECK is one without the crossing and may be paid to any one who presents it.

ORDINARY CROSSED CHECK

January 1 1900 No. 2

*& Co.*

First National Bank  
Name of Bank

Hocker City, Montana  
City and State

John Doe \$100.00

ONE HUNDRED AND \*\*\*\*\* NO/100

The Box Mfg. Co. *J. S. Hall, Jr.* Specimen  
President

CROSSED SPECIALLY CHECK

January 1 1900 No. 11

*Western Bank of California*

First National Bank  
Name of Bank

Hocker City, Montana  
City and State

John Doe \$100.00

ONE HUNDRED AND \*\*\*\*\* NO/100

The Box Mfg. Co. *J. S. Hall, Jr.* Specimen  
President



FOR SALE.....FOR SALE.....FOR SALE

1. Start your Bank Collection off with the BANK OF THE UNITED STATES. First Charter period of our National Bank conceived by Alexander Hamilton and approved by George Washington in 1791.  
Blank check form for the decade of 1800, spread eagle vignette, with color post card view of the original U.S. Bank building still standing in Independence Mall, Philadelphia. Also used check of Stephen Girard's Bank of the 1820 period which occupied this building after the U.S. Bank Charter expired. Descriptive label with above three pieces makes this group ideal for framing. \$8.50
2. BANK OF THE UNITED STATES - Fine used check, 1801, spread eagle vignette, different from above, plus color view card. \$12.50
3. MECHANICS' BANK, Philadelphia, used 1824. \$3.50
4. PHILADELPHIA BANK (Penna.), used check 1825. \$3.50
5. STEPHEN GIRARD, BANKER. Phila., used check 1824 \$3.50
6. NEW YORK - Check to Cashier of the MANHATTAN COMPANY, 1800, signed by AARON BURR. Fine condition, some margin trim on left. \$70.00
7. NEW YORK - NEW YORK STATE BANK - Pay order to Cashier signed by John A. Dix and two others as Commissioners of the (Erie) Canal Fund. Dix was famous General and U.S. Secretary of the Treasury. Signed at Albany 1838. \$12.50
8. COMMERCIAL BANK OF BUFFALO - Sight draft 1837 attached to printed protest form filed 90 days after date of note at Buffalo, New York. \$6.50
9. MANUFACTURER & TRADERS BANK, Buffalo, N.Y. Check dated 1899 with 2¢ red documentary stamp attached. \$1.25
10. MANUFACTURES & TRADERS BANK. Directors notice to stockholders advising postponement of dividend payment, with original envelope, Buffalo 1885. \$5.00
11. CONNECTICUT - FIRST NATIONAL BANK, Rockville. Check drawn by Grand Army of the Republic, 1889. \$4.00  
Another, dated 1911. \$1.00
12. MISSOURI - William Lindsay, St. Louis. Attractive large sight draft, 1852. \$4.50
13. ALABAMA - T. HAZARD & CO. Attractive Bill of Exchange, Mobile, 1836 drawn on New York City shipping firm. Fine cotton bale warf scene and sailing ship vignette on left. \$5.75
14. SCHUYLKILL BANK - Philadelphia, blank check (Patent), brown ink, circa 1820. \$4.75
15. PROMISSORY NOTE. Handwritten, Philadelphia 1809, cut cancel in form of cross. Commonly used to finance business in the early days of our banking history. \$3.00

Penna. residents please add 6% sales tax.

E. E. Moore, P.O. Box 243, Wynnewood, Pa. 19096

(World War II Ration Checks Available)

FIRST BANK IN FORT MADISON, IOWA  
by June Budd, Fort Madison, Iowa

The first bank in the city of Fort Madison, Iowa was established in the year 1852 as a branch of the banking house of E. H. Thomas & Co. of Burlington, Iowa. Two years later the business was purchased by John H. Knapp and George P. Eaton under the firm name of Knapp and Eaton. They continued the business until 1858. Several other owners followed including Hon. Edward Johnstone and associates who operated under the name of McMurphy, Johnstone and Bacon, then Mc Murphy and Johnstone and subsequently changed to Johnstone and Bacon.

STATE BANK OF IOWA  
Fort Madison, Iowa. *June 19 1852*

BANKING HOUSE OF KNAPP & EATON,

In Currency pay to *State Bank* or Bearer  
*Thirty three & 1/100 Dollars.*  
*W. Farland & Co. Cash*

*\$ 33 1/100*

Banking House of Knapp & Eaton, Fort Madison, Iowa June 19, 1852  
Printers were Mann & Spear Printers & Stationers, 133 Pearl St. N.Y.

5  
Fort Madison, Iowa. *May 24<sup>th</sup>* 1865

Banking House of McMURPHY & JOHNSTONE.

In Currency Pay to *W. Farland & Co. Cash* or Bearer  
*one hundred and eighty five* Dollars.  
*W. Farland & Co. Cash*

Banking House of McMurphy & Johnstone, Fort Madison, Iowa May 24, 1865

In 1365 this bank was succeeded by the Fort Madison National Bank under charter number 1611. This national charter was surrendered in 1872 and it became the Bank of Fort Madison under a state charter. C. Brewster and Jos. A. Smith later purchased the bank, each a half interest.

In 1888 the newly organized First National Bank of Fort Madison, charter number 3974 bought the Bank of Fort Madison and moved to its present location, Avenue G and Seventh Street. (No available pictorial checks at this writing of the above 3 bank checks.)

In 1890 the Fort Madison Savings Bank was organized with the owners the same as the First National Bank and operated under that name until March 1, 1968 when the name was changed to Fort Madison Bank and Trust Company which is a member of the Federal Reserve System and of the American Bankers Association.

FORT MADISON, IOWA \_\_\_\_\_ 19\_\_\_\_ No. \_\_\_\_\_  $\frac{72-131}{713}$

## FORT MADISON SAVINGS BANK

PAY TO THE  
ORDER OF \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS



⑆071300131⑆

Check format of the Fort Madison Savings Bank used from 1890 until 1968.  
Note the picture of the old fort at Fort Madison from 1808 to 1813.



FORT MADISON, IOWA \_\_\_\_\_ 19\_\_\_\_ No. \_\_\_\_\_

## FORT MADISON BANK & TRUST CO.

$\frac{72-131}{713}$

PAY TO THE  
ORDER OF \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS

[ \_\_\_\_\_ ]  
ACCOUNT NUMBER

⑆071300131⑆

Present check format of the Fort Madison Bank & Trust Co. Fort Madison, Iowa



# AUCTION ACTION

Jan. 71

Coins & Currency Inc., (Dorothy Gershenson) of 29 S. 18th St., Philadelphia, 19103, presented in its December 4, 1970 auction one of the largest and most desirable offerings of checks that this writer has seen. And judging from the prices realized, the bidders agreed with me.

The sale was as usual predominately autographs, coins and currency but included 78 lots, each a single check. The list started off with two American Bank Note proofs which brought \$40 each, then an 1838 Bank of the United States, Philadelphia draft which, signed by Nicolas Biddle, sold for \$25.

Pre-Civil War checks did very well indeed and included a 1792 Bank of the United States check which sold for \$18.50 despite a \$13.50 valuation. Other early checks and prices realized included a 1792 Bank of North America, Philadelphia @ \$17.50; 1796 ditto @ \$14; 1799 ditto @ \$10.50; 1837 Bank of the U.S. Philadelphia @ \$13; 1839 Bank of Cape Fear, Salisbury and 1813 Bank of Pennsylvania @ \$7.50 each; and 1815 Farmers & Mechanics, Philadelphia @ \$6.

Most of the routine 1861/1901 items went for about the same prices as material in our own Check List auctions bring (75¢ - \$1.75) with 45 of the 78 items selling at \$2 or less. But there were frequent surprises, presumably items on a bank or a city or a state which is somebody's pet project or items which offered some special feature seen by a floor bidder but not obvious from the catalog description. Examples would be an 1876 West Virginia check which brought \$5.50 and an "1868 ornate sight draft" of Hickox and Spear, S.F. @ \$22.

We know Mrs. Gershenson is pleased by the enthusiastic response to her efforts and is "working like crazy" rounding up equally appealing material for future sales.

----Jack Weaver

\*     .     .     .     .     .     .     .     .     .     .

This beautiful check is furnished through the courtesy of our fellow member Mr. William C. Henderson, President of the Fikes Peak National Bank. It is an exclusive original produced from a transparency furnished by Mr. Henderson solely for this bank. Note the 3D depth. Be sure to read the information beneath the check on the folder. This is a unique addition to our collections!

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Jan. 71

## RECOGNITION OF EDUCATIONAL SERVICES PROPOSED

by Prof. Don Allen, Nova Scotia Teachers College, Truro, Nova Scotia

The gratifying number of reports of CCRT members and others promoting the study and collecting of cheques and like fiscal documents leads me to propose an appropriate form of recognition for at least one such educational activity. Most of us are, I think, familiar with the speaker's certificates, as introduced by ANA six years ago and as promoted by a number of regional numismatic associations. These documents, while not unattractive, are rather unimaginative, and I'd like to suggest something a bit different to encourage and give recognition to our speakers and to publicize CCRT. A fringe benefit, not unimportant, is that such a speaker's certificate program could give us valuable feed-back as to what is being done, information that could profitably be shared through THE CHECK LIST.

I propose a basic certificate, 8½"x11" or preferably 8½"x14", resembling a security document and suitable for framing. This basic certificate could be awarded by CCRT for a talk on check collecting given before a coin club, service organization, school group, radio or television station, etc. The particulars (talk, audience, date, etc) would be entered on the certificate by CCRT, as is done by ANA. The certificate would be numbered, dated and sealed, in the likeness of security paper. The variation I would suggest is that the right end of the certificate be reserved for up to nine "endorsements" where spokesmen (office-holders, radio station officials, etc) at further talks might enter the title, group name and date, and sign....right on the spot at the session where the talk was given. A small CCRT "registry seal" would show that the "endorsement" had subsequently been duly registered with CCRT. (See rough draft - opposite page)

Simple certificate-request forms and registration forms could be included in THE CHECK LIST. Hence in this way one certificate could be endorsed to cover up to ten talks, and would then be a particularly attractive item for an exhibit case (on CCRT) or a den wall. An eleventh talk would start a new certificate.

Labor involved could be minimal. The certificate and little CCRT seals would need to be prepared. A register book would be required. The speaker would register his talk, obtaining whatever document action was needed from the club or radio station, etc. Certificates would simply be typed and mailed flat.

The whole project might take months or years to gain much momentum, but I think could be worth beginning. We check collectors function on the periphery of established numismatics, and seldom get together in large numbers. The speaker's certificate would be one good way, I think, of recognizing what our members are doing, throughout the year, to make our hobby interest better known. I belong to numismatic organizations which seem to go into a deep slumber between conventions. Even ANA and CNA appear to me to have a convention-bias that becomes "the tail that wags the dog". CCRT is hardly likely to err in this direction, but it should be good to maintain a running commentary on who is doing what for the hobby. The records of such a speaker's program could provide the basis for this kind of continuing awareness.

Don Allen



71  
The Educational Certificate suggested by Prof. Allen is a splendid one and deserves serious consideration. We already have several members who would qualify for this certificate if it was available now. Should this proposal become a reality, and hopefully it will, they shall be the first members to receive them. It may take us some time to get such a program rolling, but it would pay us dividends in many ways and certainly those who produce programs in behalf of our hobby and CCRT should be recognized. Send your reactions regarding this proposal to the editor.

No. \_\_\_\_\_

Check

Collectors Round Table



Founded 1969 Cincinnati, Ohio  
Affiliated, American Numismatic Association

# EDUCATIONAL CERTIFICATE

This is to certify that

has contributed to the advancement of the study  
and collection of bank checks and like fiscal documents  
in an address before \_\_\_\_\_

on the subject of \_\_\_\_\_

and additionally as endorsed hereon \_\_\_\_\_

Given at \_\_\_\_\_, this

day of \_\_\_\_\_, 199\_\_



|    |                                 |
|----|---------------------------------|
| 2  | Topic: _____<br>Club: _____     |
| 3  | Date: _____<br>Signature: _____ |
| 4  | _____                           |
| 5  | _____                           |
| 6  | _____                           |
| 7  | _____                           |
| 8  | _____                           |
| 9  | _____                           |
| 10 | _____                           |



Listed below are items members wish to BUY, SELL, TRADE, WANT.

- WANT New counter checks, trade my area (Tenn. & Ky.) for your area or I will buy checks in quantities, can use up to 100 each different bank. Write first on quantities. J.R. Coker, Route - One, Mitchellville, Tenn. 37119.
- WANT Old Iowa bank checks and drafts. Also want books on checks, penmanship, autographs, forgery, related subjects. Write me what you have. All inquiries answered. Larry Adams, 969 Park Circle, Boone, Iowa 50036.
- WANT OLD NEWSPAPERS, preferably in quantity lots or bound. Will buy or trade. Jim Lyons, 505 Walker Dr. #16, Mt. View Calif. 94040.
- FOR SALE Unused stock certificates on Newberg (Iowa) Savings Bank and Boone (Iowa) Centennial Inc., \$1.00 each. Larry Adams, 969 Park Circle, Boone, Iowa 50036
- WANT Wanted old and new Checks! Especially wanted are Banking Articles Related to L. H. Hershfield & The First National Bank of Helena. Have old & new checks to trade for material I need. Also collect old post cards of Indianapolis, Ind. & Santa Claus. Joseph E. Seiter, 2117 Winchester Dr., Indianapolis, Ind. 46227.
- TRADE Have 1 to 50 different Mississippi (modern) checks for 1 to 50 your state. Will sell 50 different for \$1.25. WANTED old Mississippi checks. Farris Jenkins, Box 13, North Carrollton, Mississippi 38947.
- WANT Checks and most items from South Dakota and Dakota Territory. Dr. D. E. Brick, 300 West 4th Ave., Mitchell, S. D. 57301.
- WANT Wanted extra fine to mint Barlow Type Pocket Knives for my personal collection. J.R. Coker, Route - One, Mitchellville, Tenn. 37119.
- WANT Old cancelled checks issued on New York City Banks - single copies, advise holdings and price. Ray Ekeblad, 19 Edwards Lane, Glen Cove, New York 11542.
- WANT Wanted: Maryland checks, stocks, bonds, colonial, obsolete and National Currency. Also drug, medical, hospital, Red Cross, and Temperance items. Buy or Trade. Dr. Leonard M. Rothstein, R.D. #3, Owings Mills, Md. 21117.
- TRADE Life Insurance Policies. Will trade my duplicates for other Life Insurance Policies or other items such as checks or bonds. Kenneth L. Hallenbeck, 1141 W. Lexington Ave., Fort Wayne, Indiana 46807.
- WANT Old items from Cincinnati - books on early Cincinnati, checks, bonds, script, obsolete notes, post cards, expositions, etc. Buy or trade for checks. Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227.
- WANT Bank checks before 1865 from all states issuing. Please write for my offer, will buy or trade. Dennis Gibson, 276 Golf St., Oshawa, Ontario, Canada.
- SELL For sale lots of 6 checks for \$5. These lots are not made up alike and all checks are before 1900 though have some later dates too. Make excellent traders. Everything postpaid. Dennis Gibson, 276 Golf St., Oshawa, Ontario, Canada.

By Harry L. Fine 2114 E. Balsam Ave., Mesa Arizona

*The Holladay*  
**Overland Mail and Express**  
*Company*



The Central Overland California and Pikes Peak Express (owned by Russell, Majors and Waddell) ran into financial difficulties because of the costly Pony Express's venture as well as their unprofitable Missouri to Salt Lake City stage operation. Newspapers and some of the employees referred to the firm as the C.O.C. & P.P. (Clean Out of Cash and Poor Pay)

Early in 1862 the company was ready for bankruptcy and its major creditor, Ben Holladay, a successful freight operator, took over the management and an active part in trying to salvage the amount of money he had loaned to Russell, Majors and Waddell. He changed the name first to the Overland Stage Company and later to the Holladay Overland Mail and Express Company.

By 1865 he had gained the name of the "Stage Coach King" and his operations included not only the main line from Denver to Salt Lake City but extended to the mines in Idaho and Montana. His services included not only stage and mail but the hauling of freight as well.

The article which appeared in the September 25, 1969 issue of the Numismatic Scrap Book on Montana Banking included a reproduction of an Overland Mail and Express check which was shown on page 1401. This proved to be a most interesting article and I thought some of the readers of "The Check List" might enjoy seeing a photo reproduction of the rare Holladay Overland Mail and Express envelope (the envelope is known as a cover among collectors of postal history).

It is to be noted that the cover has a PAID with a Holladay Overland Mail and Express Company overprint. This type of envelope sold at a premium over the regular United States government (embossed) type. The reason being that Holladay gave this type of mail preference and it usually reached its destination sooner.

A charge of fifty cents to one dollar was made per letter and with the slow delivery of mail under the regular government mail contracts, the extra fee was well worth the investment.



Fig. 27 Jan. 71

The cover carries a lightly struck Holladay Mail and Express Co., Virginia City, Montana Terr. Sept 30, 1866 under the Leavenworth Kansas. The letter is addressed to Independence, Mo. and reached Leavenworth, Kansas on or about November 26, when this later postmark was applied. The cork type killer used over the embossed stamp is quite unusual and interesting.

I might mention the story of Ben Holladay, the Stage Coach King, was published by the Arthur H. Clark Company and written by J. V. Frederick, Ph.D. The book has been out of print for several years but most libraries have a copy or can procure one on the inter library exchange set-up. It is a book well worth reading.

WANTED TO BUY -- OR WILL TRADE

STAMPLESS COVERS AND OR FOLDED LETTERS FROM THE AREA WEST OF THE MISSISSIPPI RIVER, ALSO COVERS FROM THE FAR WEST POSTALLY USED BEFORE 1890. HAVE SOME FINE DUPLICATION IN HERSHFELD AND FIRST NATIONAL BANK (MONTANA) MATERIAL. DRAFTS, RECEIPTS FOR GOLD DUST AND SOME MONTANA WARRANTS. WILL TRADE THIS MATERIAL FOR 19TH CENTURY PHILATELIC MATERIAL, U.S. GOLD COINS OR WILL BUY.

HARRY L. FINE, 2114 EAST BALSAM AVE., MESA, ARIZONA 85204

# ART ON STONE

By Mr. S. Percival, Jr. 210 Shops Bldg. Des Moines, Iowa 50309

The story of engraved lithograph stones is a part of Americana that has not yet been written. In the latter part of the 19th century and the early part of the 20th century, there was a need for printing such things as bank checks, letterheads, labels, etc., for which there was not adequate type available. Therefore, the emergence of engraved lithograph stones.

The art of engraving stones has ceased to exist because modern techniques and high speed printing have made it obsolete. Such artisanship is no longer practiced. The examples of this engraving on commercial stones have become rare. They have been relentlessly destroyed because of their obsolescence. They have been used as highway fill; dumped into rivers; used as sidewalk material; and in almost every conceivable way stone could be used.

A collection of stones has been gathered from all parts of the country. It is quite reasonable to assume that these examples now number only several thousand which remain in a condition preserving the artistry of this craft.

When viewed by the naked eye the engraving appears as mechanically perfect. However, under magnification, the slight imperfections are revealed as hand workmanship. Subtle shadings of letters are comprised of tiny scratches in the face of the surface.

Continued on page 44



## RATION CHECKS

pg. 38  
Jan. 71

By Jerry Bates

Box 777

St. Charles, Mo. 63301

Back in World War II days some method had to be found whereby essential commodities which were scarce could be equitably distributed among the population. Because of this problem, The Office of Price Administration and Civilian Supply was organized on April 11, 1941 by executive order of President Roosevelt. Congress created by this act a ration currency which would help OPA carry out its goals. With this act a new U.S. currency was created.

This new currency was given the same protection as our circulating regular currency. With it came enforcement branches of OPA, and special agents to protect it.

The many various forms designed to carry out the OPA functions were designed by the National OPA Office and printed by the U.S. Government Printing Office. In all the production and shipping processes safeguards were maintained to protect the books, checks, tokens, cards and various forms, much the same as regular US currency was protected.

There were four general types of ration currency:

Type A consisted of different kinds of ration stamps and tokens for gas, fuel, sugar, meats-fat-fish, etc.

Type B consisted of ration certificates and permits for tires, gasoline (not covered by normal ration classifications and emergency use). It was also used in the purchase of new 1942 model passenger cars - there were only approximately 200,000 new cars left to allocate after meeting military needs.

Type C consisted of ration currency (our main interest here). In this group falls the deposit slips, account statements and checks. These were used to process the huge amount of ration currency involved in this undertaking. More about this in a moment.

Type D concerns the red and blue tokens which I'm sure some of you remember.

When this program was first initiated the great task of handling this huge amount of ration currency fell upon the local rationing boards. This generated additional problems for the boards since they were already over-burdened with hundreds of other rationing problems and procedures.

After consulting with a great many agencies such as the American Bankers Association and groups of many bankers which represented commercial banks, The Federal Reserve System, Federal Deposit Insurance Corp., State Banking Departments and the Comptroller of Currency, The National Office of Price Administration announced in January 1943, the establishment of the Ration Banking Plan. This plan gave to the banks the large problem of handling the ration currency for all the retailers that transacted business in ration commodities. This was done in much the same way our banks handle regular currency transactions with the use of deposit slips, statements and checks. The only difference was the fact the accounts were for sugar, shoes, fuel oil and etc.. instead of dollars. The smaller dealers needed only a few accounts, but the larger ones used accounts that covered the whole possible list.

There were seven accounts consisting of (1) roasted coffee, (2) shoes, (3) gasoline, (4) fuel oil, (5) cheese-fats-fish-meats, (6) processed foods, (7) sugar. Each account had its own printed checks. All accounts were audited and all deposits checked and verified as to

the correct amount of coupons and stamps. They were also checked for proper endorsements and possible counterfeiting.

Ed. Note: Jerry Bates had a great display of this interesting material at the past ANA Convention in St. Louis. Jerry has probably the best collection of WW II ration material in this country. His #4 case at the ANA contained ration currency illustrating the many forms required by banks handling retail merchants currency. It exhibited the same type clerical work for handling these accounts as was used in maintaining regular checking accounts. This case also displayed the various types of checks, deposit slips and etc. that were used.

If you have further interest in this type of material, I'm sure Jerry would be happy to hear from you.

[illegible]

### Sources Of Checks For Collectors

By Ernest R. Dixon 616 Hovey Springfield, Mo. 65802

Generally speaking most small towns have many sources of checks. These include service stations, grocery stores, drug stores and other retail establishments. These businesses usually have checks from surrounding towns. When traveling we try to pick service stations that cater to local customers versus the stations along the interstates or major highways that cater to the traveler.

Banks of course are the best source of checks. Some banks have checks from neighboring towns. These are made available for the benefit of local business customers, but occasionally they will give a supply to a check collector.

Another source of checks is the check printing houses. The attitude varies from place to place; one firm will give out many checks, while others will not give out any. Check the yellow pages for check printing houses in your area. Many checks have the printers name and town imprinted on them.

In the midwest there are many small local cattle auction barns. These establishments usually have checks from all the banks within twenty to fifty miles around. They will be glad to help the check collector as long as he does not get greedy and try and remove the complete stock of a particular bank.

I have samplings of interesting checks attached to a sheet of paper with stamp hinges, covered with a transparent sheet protector. These are placed in a notebook which makes it handy to display and explain the check collecting hobby.

Continued from pg. 25 - CLEARING HOUSE

TRADE I have unused checks to trade - foreign coin, bills, wooden. Want foreign coins, bills, dogtags, poplids, medals, merchant tokens. Joe Vaughn, 912 N. Washington, Liberal, Kansas 67901

TRADE Send singles of your Modern Fictorial Checks in trade for mine.  
Ken Davis, F.O. Box 2847, Tulsa, Oklahoma 74101

END



THIS BEAUTIFUL MARINE NATIONAL EXCHANGE BANK CHECK  
IS YOURS FOR THE ASKING

Jan. 30  
Jan. 71

MARINE NATIONAL EXCHANGE BANK  
Milwaukee, Wisconsin

12-1  
715

101

19

Pay to the order of

\$

Dollars

Oliver H. McDonald  
Mary J. McDonald  
2300 W. Cornell St.  
Your Town, Wis.

SAMPLE



Your editor has received the remaining supply of this exquisite check. The bank is switching to another form and this issue will be obsolete. There are approximately forty left to be distributed. Please send a stamped envelope with your request. These checks are made available to you through the courtesy of CCRT member, Mr. M. O. Warns of Milwaukee, Wisconsin.

PAY  
TO THE  
ORDER OF

19

70-556  
711

\$

DOLLARS



FIRST NATIONAL BANK  
of PETERSBURG  
PETERSBURG, ILLINOIS 62675

FOR

07110556



Mr. Malcolm Thompson of Sidney, Ohio sends this check and notes that Abraham Lincoln did survey work in this area in 1838.

ALVA CHRISTENSEN  
ETHEL R. STONE  
P. O. Drawer 729  
Temple City, California 91780

Year 1971

No

176

99-999

9999

PAY  
TO THE  
ORDER OF

Good friends all over the world

ALL GOOD THINGS

Much Good Health, Happiness, Tolerance, Patience & Wisdom

UNIVERSAL BANK of GOOD WILL  
and TRUST

Ethel & Alva

This unique wooden check was sent to the many friends of Christensen and Stone of Temple City, California by CCRT member Alva Christensen.



This information is from Mr. Richard E. Towey, Corvallis, Oregon.

[illegible]

The December sale offered 857 items of which 42 were checks. Several of the interesting lots were: Lot #521 - Dec. 11, 1897, San Francisco, payable to Milton Heynemann on Nevada Bank of San Francisco and signed by Adolph Sutro. His monogram at left, brownish safety paper, spindle tear, clearing house stamped....Realized \$15.00.

[illegible]

*Geigy Smelting and Lead Co.* No. 2618

*San Francisco February 9 1907 \$574,758<sup>39</sup>*

*Pay to Broker National Bank of Chicago - Monnet's - \$574,758<sup>39</sup>*  
*Five hundred seventy four thousand seven hundred fifty-eight and 39/100 Dollars*  
*in full settlement of account on reverse side hereof.*

*To Geigy Smelting and Lead Co.*

*416 Montgomery St. San Francisco Cal.*

*W. A. Hayes*

*Chas. Monnet*

*Secretary*  
*Cashier*

PAYABLE THROUGH BANK OF CALIFORNIA, SAN FRANCISCO.

The above check is in the collection of George Story, Sr. of Oklahoma City, Oklahoma and he offers the following information about it: This check was received in settlement for forty-seven tons of Hayes-Monnet ore. In January 1907 this car of ore brought \$574,758.39 when gold was selling for \$20 an ounce. At the present price of gold, the same car of ore would return a check for \$980,304.05.

#### and ANOTHER EXHIBIT

Larry Adams, 969 Park Circle, Boone, Iowa one of our most active members, has again exhibited his material. Larry displayed his old checks, check writers, National Bank Notes and trade tokens, all from his local area, at the Boone County Historical Society Fair held in the Community Building. Pictured here he holds a book of trade tokens while leaning on his case containing old checks. His background sign reads: "Larry Adams - Coin, Currency, Checks - Boone, Iowa."

Larry's collections received further publicity when he was covered in a feature article in the Boone News-Republican. The headline reads,



"Larry Adams is Author of Story In Antique Collector's Paper." It discusses his collecting interests in checks and check writers as published in COLLECTORS NEWS. This article was covered in the last issue of C.C.P.



Response for this issue is great. Keep it up! Our listings have grown to a point that checks previously reported will not be repeated. All checks reported below have not previously been listed. Please continue to report your earliest checks.

\* Indicates check is illustrated following this listing.

| BY STATE             |   |                 |                        |
|----------------------|---|-----------------|------------------------|
| State                | Bank Name   | Date            | Owner                  |
| *Virginia            | Farmers Bank of Alexandria                                      | Nov. 26, 1838   | Chas. Rodgers          |
| Louisiana, New O.    | The City Bank   | Apr. 7, 1845    | M. Thompson            |
| Maryland, Baltimore  | Bk. of US-Office at Baltimore                                   | Nov. 14, 1798   | M. Thompson            |
| Conn., E. Haddam     | The Nat'l. Bk. of New England                                   | Aug. 28, 1866   | J. Roy<br>Pennell, Jr. |
| D.C., Washington     | Corcoran & Riggs  | Mar. 19, 1852   | "                      |
| Ga., Augusta         | Bank of the State of Georgia                                    | May 15, 1843    | "                      |
| Kans., Topeka        | Topeka Bank and Savings Inst.                                   | Sept., 27, 1872 | "                      |
| Ky., Frankfort       | Farmers Bank of Kentucky  | Dec., 21, 1868  | "                      |
| Ill., Springfield    | First Nat'l. Bk. of Springfield                                 | Dec., 7, 1867   | "                      |
| Md., Baltimore       | Western National Bank   | July 13, 1872   | "                      |
| Mass., Fairhaven     | National Bank of Fairhaven                                      | Nov., 21, 1870  | "                      |
| Mo., Lexington       | Aull Savings Bank   | May 21, 1873    | "                      |
| N.J., Newark         | Newark Banking Co.  | Aug., 22, 1865  | "                      |
| N.H., Dover          | Langdon Bank  | Nov., 22, 1862  | "                      |
| N.Y., New York       | USB Office of Discount & Deposit                                | Sept. 29, 1800  | "                      |
| N.C., Fayetteville   | Bank of Cape Fear   | June 1, 1826    | "                      |
| Tenn., Clarksville   | Bank of Clarksville   | Sept., 1, 1870  | "                      |
| W. Va., Charleston   | Merchants Bk. of Charleston                                     | July 30, 1873   | "                      |
| Vt., Jamaica         | West River National Bank  | Aug. 11, 1868   | "                      |
| Va., Alexandria      | Burke & Herbert Banking &<br>Exchange Office                    | Feb., 6, 1866   | "                      |
| Wis., Green Bay      | First Nat'l. Bk. of Green Bay                                   | May 17, 1871    | "                      |
| Pa., Philadelphia    | Bank of the United States                                       | Oct., 26, 1792  | "                      |
| N.C., Salisbury      | Branch of the Bank of Cape<br>Fear, Salisbury                   | Apr. 3, 1840    | Brent Hughes           |
| Delaware, Wilmington | Union Bk. of Delaware   | June 23, 1855   | " "                    |
| Va., Winchester      | The Union Bk. of Winchester                                     | Apr. 26, 1872   | " "                    |
| R.I., Providence     | Grocers and Producers Bank                                      | Sept., 22, 1864 | B. Hovey               |
| Conn., Norwich       | Thames National Bank  | Apr. 6, 1877    | E.R. Dixon             |
| Mich., Houghton      | The Nat'l. Bk. of Houghton                                      | Jan., 7, 1898   | " "                    |
| R.I., Providence     | The R.I. Hospital Trust Co.                                     | Jan., 1, 1887   | " "                    |
| Mass., Plymouth      | The Plymouth National Bank                                      | Aug. 15, 1882   | " "                    |
| Mo., Humansville     | Farmers and Merchants Bank                                      | May 10, 1898    | " "                    |
| Vt., Brattleboro     | The Vermont National Bank                                       | Jan. 9, 1894    | " "                    |
| Va., Richmond        | National Exchange Bk. of<br>Richmond                            | June 6, 1866    | " "                    |
| Ill., Wyoming        | Farmers Bank  | -----187-       | " "                    |
| Tenn., Hartsville    | Bank of Hartsville  | Jan., 19, 1918  | " "                    |
| D.C., Washington     | Bank of the U.S.  | Mar., 17, 1825  | J.E. Weaver            |
| Mass., Gloucester    | Gloucester Bank   | Oct., 19, 1805  | " "                    |
| N.C., Fayetteville   | Bank of Cape Fear at<br>Fayetteville                            | June 15, 1826   | " "                    |
| N.Y. (?)             | Merchant's Bank   | Oct., 30, 1834  | " "                    |
| La., New Orleans     | City Bank, New Orleans  | June 17, 1845   | " "                    |
| Ore., Salem          | Ladd & Bush, Banking<br>House of (Salem)                        | June 3, 1874    | " "                    |
| W. Va., Charleston   | Bank of the West  | June 30, 1871   | " "                    |
| Calif., Sacramento   | (Cert of Dep) Adams & Co.                                       | Feb., 4, 1852   | " "                    |
| Calif., Marysville   | (Check) Adams & Co. (drawn<br>on SF but datelined "Marysville") | June 22, 1852   | " "                    |



| State                   | Bank Name  | Date           | Owner                    |
|-------------------------|--|----------------|--------------------------|
| Nev., Virginia          | Wells Fargo & Co.  | Aug., 2, 1861  | J.E. Weaver              |
| Mont., Helena           | Banking House of L.H. Hershfield & Co.   | Jan 16, 1867   | " "                      |
| Ariz. Terr., Tombstone  | Cochise County Bank  | Oct. 5, 1885   | " "                      |
| Utah, Ogden             | J.E. Dooly & Co.   | May 3, 1879    | " "                      |
| Kans., Leavenworth      | Clark & Co., Bankers   | July 21, 1865  | " "                      |
| Colo., Denver           | Kountze Bros., Bankers   | June 28, 1865  | " "                      |
| Tenn., (?)              | Union Bank of the State of Tenn.   | Apr. 2, 1838   | " "                      |
| Ohio, Urbana            | Urbana Banking Co.   | Jan 22, 1834   | " "                      |
| La., New Orleans        | City Bank of New Orleans   | Jan. 9, 1847   | G. Story, Sr.            |
| Pa., Philadelphia       | Schuylkill Bank  | Dec. 4, 1826   | " "                      |
| Ala., Selma             | Thos. K. Fergusson, Banker   | Mar. 29, 1870  | J. Seiter                |
| Calif., S.F.            | The Bank of Calif.   | Oct. 9, 1873   | " "                      |
| Colo., Central City     | Rocky Mountain Nat'l. Bk. of Cent. City, Colo  | Jul., 6, 1875  | " "                      |
| Conn., Mystic River     | Mystic River Nat'l Bk.   | May 3, 1870    | " "                      |
| Ill., Rock Island       | Peoples National Bk.   | Sept. 13, 1875 | " "                      |
| Ky., Somerset           | Nat'l. Bk. of Somerset   | Feb. 9, 1877   | " "                      |
| Mass., Boston           | Merchants Bank   | -----, 185     | " "                      |
| Mo., St. Louis          | Union Savings Assc.  | Nov. 10, 1868  | " "                      |
| Tenn., Memphis          | Union & Planters Bk.   | -----, 187     | " "                      |
| N.Y., Paterson          | First Nat'l. Bank  | Aug. 10, 1864  | " "                      |
| Texas, Dallas           | Exchange Bank  | Mar. 26, 1877  | " "                      |
| Va., Richmond           | Nat'l Exchange Bk. of Richmond   | Jan. 13, 1866  | " "                      |
| Md., Baltimore          | Office of Discount & Deposit, Bank of U.S.   | Feb. 12, 1794  | Dr. Leonard M. Rothstein |
| New Mexico, Albuquerque | First National Bank<br>(Older checks from 1st Nat'l Bk. in Santa Fe are in State Archives) | March 3, 1899  | Wm. R. Heald             |
| California, Columa      | Bank of Sonoma County  | June 7, 1868   | Wm. R. Heald             |
| Colorado, Denver        | Denver Safe Deposit & Savings Bank   | Sept. 11, 1876 | " " "                    |

*Farmers Bank of Alexandria*

*Pay to Thomas King or order Nineteen  
dollars and fifty cents*

*\$19.50*

*Law. Lewis  
26 Nov. 1838*

Jan. 71 NAMES & EARLIEST KNOWN DATES OF BANKS ISSUING 18th  
CENTURY CHECKS

| <u>Location</u>        | <u>Bank Name</u>                                | <u>Date</u>   | <u>Owner</u>                |
|------------------------|---|---------------|-----------------------------|
| Maryland,<br>Baltimore | Office of Discount and<br>Deposit, Bank of U.S. | Feb. 12, 1794 | Dr. Leonard M.<br>Rothstein |
| Maryland,<br>Baltimore | Bank of U.S. - Office at<br>Baltimore           | Nov. 14, 1798 | Malcolm Thomp-<br>son       |
| Pa., Phila-<br>delphia | Bank of the U.S.                                | Oct. 26, 1792 | J. Roy<br>Pennell, Jr.      |
| * * *                  | * * *   | * * *         | * * *                       |

MY EXPERIENCES IN COLLECTING BANK CHECKS AND OTHER BANK RELATED ITEMS

By Eugene Morris, Box 467, Forest City, Iowa

I became a little interested in checks over two years ago when Larry Adams of Boone, Iowa wrote and asked me to send him some checks from my area. As I looked up some to send him, I noticed the difference in the looks of the various checks. During the next year I started getting checks from another collector, Arlin (Ted) Zingg of Leland, Iowa. Both of these collectors belong to the C.C.R.T. as charter members.

As I located checks from different parts of the state, I began to notice the varied colors, slogans, "sayings" and pictures on many of the checks. I decided that while I was getting checks for my friends, why not start a collection of my own?

Being a long time member of various coin clubs, the Iowa Numismatic Association, The International Association of Lions and many other organizations, I knew hundreds of people in Iowa. I started collecting only the unused current bank checks from the state of Iowa. I wrote to many banker-friends, doctors, garage and service stations, and others I knew, to send me checks from their area. I received about 75% response from these letters. I always sent postage and then would also send a "Thank You" note after I had received some checks. After about a year of this, I started writing direct to the banks for checks that I didn't have. I received about 90% response from the banks and also received many nice letters from some of the bankers relating information about their bank and sometimes other banks in their area.

Most of the banks would send counter checks that were unmarked and nice for my collection. A few banks would cut holes in the checks, or mark them "Void" or "Paid", etc. with a rubber stamp. Maybe some of the bankers thought someone was going to forge a check on their bank. (There is no doubt a lot of this is done) I usually included one of my calling cards, with my C.C.R.T. charter number on it and used my business envelopes, etc. I figured that the few people who wouldn't send good unmarked checks for my collection, were stupid to think I would send so much about myself and business and then still be afraid of me misusing their checks. As it happened, I have received checks from these same banks from other sources that were good and unmarked. I have received many of the older checks, some unused and some signed and canceled, from some of the many nice people that have sent me checks. Now that I have my Iowa current checks completed, I am working on the older banks that closed during the Bank Holiday of 1933 or before, plus old checks with Revenue Stamps on them, old post cards with pictures of banks on them, old deposit tickets, bank books, deposit bags and any bank related items.



When I first started collecting out of state checks, my wife and I had stopped to eat in a cafe in a small Minnesota town. When I went to the cashier to pay for our meal I noticed pads of checks in a rack from many different banks. I asked the lady taking the money for the meal if I could have a few checks, she said "yes, which bank?" I told her as many different banks as she had. She wanted to know "WHY" and I told her that I expected to retire in a few years and I wanted to be able to write one check on every bank in the U.S.A. and keep moving and no one would ever catch up with me and I would eventually end up in Mexico, living happily ever after. At first, I thought she might be going to call the sheriff, but as I stood there laughing, she finally asked, "Are you a collector of checks", and when I said yes, she laughed and said "Take whatever and however many you want." I used this approach several times in strange places and always came out to the good. I guess I looked honest for they thought I would not admit to anything as foolish as that. Anyway, I have had better than average luck with friends, strangers, and banks that I have written to. I have taken a lot of kidding. A collector of any kind usually thinks it sounds like a good idea and would be fun. Someone who does not collect anything and who is not interested in collecting, thinks "there should be better things to collect." They believe collecting checks is "quite funny", but some of them have later become collectors and are now members of C.C.R.T.

A railroad friend of mine said he would like to collect checks but he wanted them all to be on current banks and signed so he could cash them right away.

It has really been a rewarding experience to know the number of people who have helped me with my collection. Many were strangers and I have received such nice letters from some of them. It just helps to prove that about 99% of the people are very nice and courteous; we need the other 1% because it takes all kinds of people to make the world.

I have collected antiques for several years and used to have several of the little old Liberty Banks put out by some banks many years ago. I also had a check writer (old one). These were all sold in one of my antique auctions, before I started collecting checks. I wish I had them back now.

I am collecting old, signed and canceled checks, checks on closed banks, checks on banks that have changed their name, out of state checks, old post cards with pictures of bank buildings on them, bank deposit bags, bank deposit tickets, unused current checks, bank drafts and many other bank related items.

It's such an interesting hobby and you meet and correspond with so many nice people. More people should join C.C.R.T. and I believe they will in future months to come. I know of a few check collectors that are not members yet, but hope they will be soon and enjoy the hobby more than ever before. Ladies enjoy check collecting as much as the men. It's a very nice hobby for everyone, young or old to get started in.

I have collected coins, gold, currency, medals, tokens, barbed wire, antiques and nothing has interested me as much as collecting bank checks and other bank related items.

There are some impolite and obnoxious people, mainly because they are not collectors of anything and don't understand the enjoyment people get from collecting. The main point to remember is that the majority of people are nice, friendly, courteous and willing to help - (cont'd pg.42)



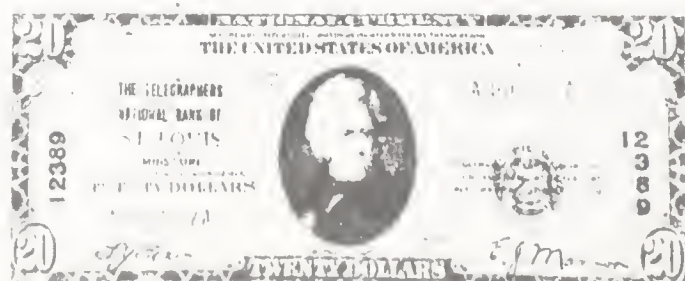
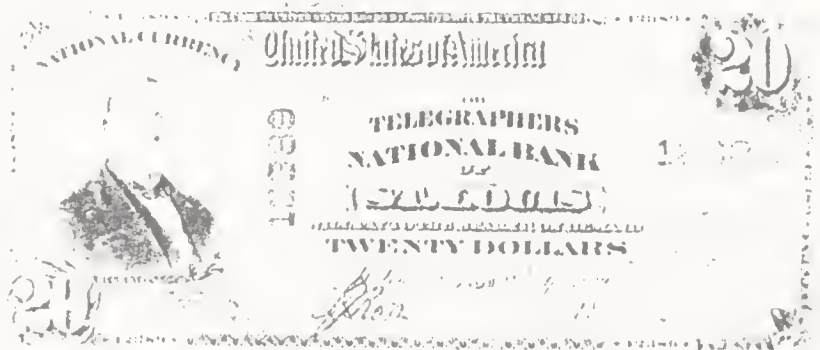
southwest corner of Broadway and Olive. The building was then temporarily occupied by the Federal Land Bank until a permanent location could be found.

The Order of Railway Telegraphers purchased the building in 1922 for the sum of \$250,000.00 and the bank opened for business on June 10, 1923 under the title of Telegraphers National Bank #12389. The bank was capitalized for \$600,000.00. The date of June 10 was chosen as this was the 37th anniversary of the founding of the union at

When the Brotherhood of Railway Telegraphers met at their national convention in Savannah, Ga. in 1922, it was decided that St. Louis would be a good location for their bank. At that time union-owned banks had already been successfully organized, seven located east of the Mississippi and one, west of it.

The building chosen for the bank was ideally located on the southeast corner of Broadway and Pine. This two story granite structure had been erected in 1914 at a cost of \$495,000.00 by the German Savings Institute which had been in operation since 1853. With national sentiment running high against Germany on account of the war, the title was changed to the Liberty Bank in 1918. On December 31, 1920, the Liberty Bank took over the Central National Bank #8455, creating the Liberty Central Trust Company and moving into new quarters on the

Cedar Rapids, Iowa in 1886. The opening day ceremonies were attended by Governor Hyde, Mayor Kiel and several thousand prospective customers. The first day's deposits exceeded one and a half million dollars, and by the end of 1924 they had grown to over four million dollars. Savings accounts paid a rate of 3% besides the unique feature of the bank of sharing the profits with the depositors, not to exceed 10%. Fifty one percent of the stock was retained by the union with





the remaining forty-nine percent being sold to the public. An unusual feature of this bank was that all the employees belonged to the United Bank Workers' Union. This was the only bank that they were able to organize and it folded when the bank closed.

E. J. Manion, the president of the Order of Railway Telegraphers was elected president of the bank, in which capacity he served until his retirement on May 30, 1939, when V. O. Gardner assumed both presidency of the bank and the union.

Even though the bank did a flourishing business the building was too large for its operations and half of the windows remained closed (or unused). The building was rather unique in appearance with its circular front steps and its white marble interior, with windows extending almost the entire height of the building. This bank issued over \$2,700,000.00 worth of both large and small size notes in \$5.00, \$10.00 and \$20.00 denominations.

The Telegraphers National Bank was absorbed by the United Bank on August 31, 1942 which in turn was absorbed by the First National Bank #170 on December 30, 1955. The building served to house the installment loan department of the First National Bank until it was torn down to make way for a parking lot in 1957.

The author would like to hear from any one who has checks or notes on this bank.

WANTED                  WANTED                  WANTED                  WANTED                  WANTED                  WANTED

Wanted Missouri Banking Material Including NATIONAL CURRENCY,  
CHECKS, OBSOLETE NOTES and others from ST. LOUIS, MAPLEWOOD,  
CLAYTON, MANCHESTER, CARONDELET and ST. CHARLES.

PONALD HORSTMAN                  Route 2                  GERALD, MISSOURI 63037

## MEMBERSHIP REPORT

Check Collectors Round Table hits approximately 80% renewal rate.

Charter Membership in CCRT started in October 1969 and at the end of the first year boasted 167 members. Now (ending the first month of 1971) we have the following to report:

Of the 167 Charter Members, 133 have renewed membership for 1971. Of the 34 who have not renewed, one is deceased and one moved and unable to locate.

There have been 10 new members added since the Charter Period closed. CCRT has a total of 143 members at the present time.

## WHEELING BANKING HISTORY

(The following article was sent in by Mr. C. Victor Deloe and is reproduced with permission of the editor of The Wheeling Intelligencer, Wheeling, West Virginia. It appeared in the June 27, 1967 edition.)

Wheeling was a bustling community of hardy citizens living on the edge of the wild and wooly west when "banking in Northwestern Virginia began 150 years ago.

The birth of banking in Wheeling could be attributed, in part, to the important role the community was playing in the nation even then.

Transportation was a key part of the growth of the United States. Wheeling, located along the beautiful Ohio River, linked the land routes to the west.

Thousands of pioneers poured into the city before and after it received incorporation documents in 1806 - and finances were as important then as now. It was only natural, then, that Wheeling should become the hub of banking for the area and the site for the first financial institution in the Northern Panhandle.

The 1912 edition, Volume One, of "Wingerters History of Greater Wheeling and Vicinity" had this to say concerning the situation: "Banking in Northwestern Virginia began with the establishment at Wheeling of the Northwestern Bank of Virginia in the year 1817...." Then the volume noted that branches were set up at Clarksburg, Morgantown, Wellsburg, Parkersburg and Middlebourne.

Some seventeen years later, another famous institution opened its doors in Wheeling: The Merchants and Mechanics Bank of Wheeling, with Redick McKee as its first president.

The first savings bank in Wheeling, according to Wingerter, was known as the Wheeling Savings Institution. It was founded in 1839 and was located at 127 Main St.

One of the present banks that can trace its history back to 1817 is the Security National Bank and Trust Company now located at 1114 Market Street.

It may seem a complicated affair, but actually once careful attention is made of the details, the history of the situation is easy.

Several years ago Security Trust Co., founded in 1902, and the National Bank of West Virginia merged, taking the name of Security National Bank and Trust Co. The National Bank of West Virginia can trace its history directly back to the Northwestern Bank of Virginia founded on February 5, 1817, with Noah Zane as its first president.

But to recall the names of some of the other banks that have paraded across the pages of financial news is but to look at the history of Wheeling. Here are some of the banks that have left their imprint on the community: The Peoples Bank, The Bank of the Ohio Valley, The City Bank of Wheeling, Commercial Bank of Wheeling, The German Bank of Wheeling, The Dollar Savings Bank and The South Side Bank of Wheeling. Also, The Wheeling Title and Trust Company, The Center Wheeling Savings Bank, The Quarter Savings Bank, Mutual Savings Bank, and The Germania Half Dollar and Savings Bank. Then there were the Merchants National Bank



of West Virginia, The Exchange Bank of Wheeling, The First National Bank of Wheeling, The Savings Bank of Wheeling, Manufacturers and Farmers Banking Co., The National Savings Bank of Wheeling and others.

As in everything in <sup>learning</sup> it is best to begin at the beginning to learn some of the history of the present day banks.

The Northwestern Bank of Virginia became the National Bank of West Virginia at Wheeling in 1863. (It was one of the few banks in the nation that did not suspend specie payments during the 1837 panic) The old Wheeling directory of 1839 had the bank located at 225 Main St. with Archibald Woods as president and John List as cashier. The National Bank of West Virginia retained its identity until the merger in 1962 with The Security Trust Co..

Merchants and Mechanics Bank was founded in July 1834, and was located at 131 Main St. It moved to Main and Monroe Streets (now Twelfth St.). O. Nelson Vance was one of its early presidents. It became the National Exchange Bank and after the Civil War took the name of The Merchants National Bank of West Virginia. After voluntary liquidation in August, 1874, it was reorganized as The Exchange Bank of Wheeling - on January 1, 1899 it became the National Exchange Bank of West Virginia.

The Bank of the Ohio Valley, 32 Twelfth St., was originally the First National Bank of Wheeling - took over the Commerical Bank, and was then taken over by the Wheeling Bank and Trust Co., which merged with the Dollar Savings and Trust Co., in 1933.

The Commerical Bank of Wheeling was formed in 1851 at 21st and Main Streets, as the Savings Bank of Wheeling, became the National Savings Bank in 1865, and eventually went into the Bank of the Ohio Valley.

The Bank of Wheeling, formed about 1853 by C. D. Hubbard and D. C. List as a private partnership bank, consolidated with the National Bank of West Virginia in the early 1900's.

The City Bank of Wheeling, chartered in 1870 by R. Crangle and J. Daltzell, merged with the Dollar Savings and Trust Co. in 1918.

The German Bank of Wheeling was established on April 1, 1870, opposite the post office, with Augustus Pollack and John Osterling and Louis J. Bayha as officers; changed its name to Wheeling Bank and Trust Co., which merged with the Dollar Savings and Trust.

Dollar Savings and Trust began on April 11, 1887, and Wheeling Title and Trust Co., December 10, 1889. They combined to form the present Wheeling Dollar Savings and Trust Co.

South Side Bank of Wheeling was organized on October 11, 1890 by R. M. Gilleland, R. F. Behrens, F. Joseph Spiedel, George Bowers, C. Kalbitzer and others at 38th and Jacob Streets.

The Quarter Savings Bank was formed July 1, 1901 by F. H. Frazier, R. H. McKee, J. C. Divine, J. W. Spiedel and F. J. Ball. It changed its name to the Central Trust Co., and failed in 1933.

Mutual Savings Bank, formed on March 4, 1887, and became known as the only co-operative savings bank in West Virginia - during its first twenty-five years it never paid less than four percent on its deposits. It consolidated with Citizens Savings Bank to become Citizens Mutual

Other banks which have made their marks on the community include the Bank of Warwood, 1911, and the First National Bank of Elm Grove, 1907, now known as the bank of Wheeling at 12th and Main Streets.

[illegible]

In correspondence with General Services Administration, the following letter was received by CCRT member Mr. Richard L. Salzer. It is copied here for the information it contains.

COFY

Federal Records Center  
Mechanicsburg, Pa. 17055

Mr. Richard L. Salzer  
Rural Route #3, Box 791  
Knox, Indiana 46534

In accordance with Public Law 91-287, and Disposal Job No. NN-170-112, all canceled Government checks must be destroyed (by shredding, pulping, or maceration) six years and 9 months after date of payment, and certificates of disposal are forwarded to the Treasurer of the United States on a monthly basis.

We are sorry we cannot accomodate you; therefore, we are returning the enclosed stamps.

/S/ Clayton W. Janes  
CLAYTON W. JAMES  
Acting Manager

COPY

COPY

Your auction manager is in need of good material for future auctions.  
Send him your extras today!



----- CHECK REFERENCE MATERIAL -----

FR. 52  
Jan. 71

Previous printed articles that have appeared in various publications on some phase (or related phase) of check collecting are listed below. All items, illustrations or articles refer, mention or illustrate material of interest.

| <u>Publication</u>   | <u>Issue Date</u>       | <u>Title</u>  | <u>Page#</u> |
|--|-------------------------|---|--------------|
| The Numismatist<br>(Publication of The American Numismatic Assoc.) | Jan. 71<br>Vol 84<br>#1 | Emergency Currency of 1893<br>Excellent text and illustrations of certified checks, pay checks, bonds and etc used in lieu of money.                              | 5            |
| Numismatic Scrapbook   | Nov. 70                 | Earp, Twain, Norton, Black Bart Checks! Illustration of 2 of "Wild West Lives" series of checks from Wells Fargo Bank   | 1386         |
| Numismatic Scrapbook   | Nov. 70                 | Perkins Makes Engraving Possible<br>Invention of stereotype steel engravings, permitting inexpensive production.  | 1434         |
| Numismatic Scrapbook   | Nov. 70                 | Checks Feature Mountain Scenes<br>Illustration "Mountain Splendor" check.   | 1454         |
| Numismatic Scrapbook   | Nov. 70                 | Hershfield Bank Catalog Supplement. <u>A must for Hershfield collectors.</u> Additional information listed, illustrations, and types of drafts listed by letters. | 1460         |
| Numismatic Scrapbook   | Nov. 70                 | Investors Mine 'Fool's Gold'-<br>Montana Footnotes. Investment speculation scheme. Illustration - stock Certificate (Montana Operation)                           | 1544         |
| Numismatic Scrapbook   | Nov. 70                 | Souvenir Checks Profitable<br>Bonus. Illustration of Novelty check. Illustrated. Maker hopes it will not be cashed.   | 1614         |
| Numismatic Scrapbook   | Jan. 71                 | Bonds Free Territory From Debt -<br>Montana Footnotes. Financial measures taken to enable Montana Terr. to get out of financial difficulty. Bond Illustrated.     | 42           |

\* \* \* \* \*  
Continued from page 36 - My Experiences In Collecting Bank Checks....

- this is what makes "this old world a nice place to be in!"

Best Wishes and Happy Hunting in whatever you collect. Hope you are as Happy as this C.C.R.T. Charter Member #67 is.

Eugene Morris

Fig. 43  
Jan. 71

PROPERTY OF  
BOOKS American Revenue Assoc.  
Library

Several interesting books have come to the attention of your editor recently and he has them on order.

MONEY TALKS was brought to our attention by Mr. L. G. Lodge and Mr. Don Thrall both of the California State Numismatic Association. Mr Lodge is editor of CALCOIN NEWS the organization's official publication and Mr. Thrall is one of our CCRT members who has contributed to MONEY TALKS.

This volume covers the spectrum of numismatics with many articles under the following general headings: Californiana, Ancient, Medieval, Modern, Foreign, United States, Currency, Exonumia, Tokens & Medals, plus others. The front cover of the order blank for MONEY TALKS states, "A Numismatic Anthology - A selection of the finest articles from California State Numismatic Association's "Calcoin News" are combined into a 372 page delux hard-bound edition. Money does talk as history comes to life in these pages which open the door to numismatics through the ages."

Order from Mr. Charles Colver, Executive Secretary, Cal-State Book, 611 N. Banna Ave., Covina, Calif. 91722.

GOLD IN THE WOODPILE - An informal history of banking in Oregon by O. K. Burrell seems to be an interesting collection of banking stories, reminiscences, and vignettes presenting an informal history of banking in Oregon. The stories evoke a nostalgic flavor of the region at the turn of the century and earlier. Colorful and independent men gave banks a personality that has all but disappeared in these later years. Their nonconforming, eccentric ways make delightful reading.

Contents listed in the book offer the following: Jason Lee, Merchant Banker: Merchandising and financial activities of the Oregon Mission Store; The Potato Barrel Bank: Wildcat banking in Indiana and why Oregon pioneers disliked banks; That Crazy Frenchman: Louis Remme's desperate journey from Sacramento to Portland to recover his bank deposit; Ladd & Tilton Bankers: The rise and decline of a fortune; The Bull's Head Drafts: A private money system and a wild night ride in Southeastern Oregon; A Small Matter of a Semicolon: How the Court, by judicial interpretation, changed the punctuation of the Oregon Constitution; An Unfortunate Business Venture: Some pioneer businessmen and the hard way to learn about "adverse selection"; The Bank With The Brass Footrail; A primitive and successful essay into public relations for bank customers; Trouble In July: Heartbreak, tragedy, and comedy in Portland banking in the 1890's; A Bluff That Worked: A bold front saves a new bank from suspension; Mr. Booth Meets The Competition: Banking competition in Grants Pass - if you can't lick 'em, join 'em; The Dead Man In The Vault: Customer service "Above and beyond the call of duty"; The Bank That Never Made A Loan: Bank examiners can give little trouble if there are no "loans and discounts" to criticize.

Also included in the contents are the following: The Cross-Country Bank Examiner: The pioneer Portland banker who, at the age of 73, became Oregon's first bank examiner; Bank Charters For Sale: The unfortunate outcome of an unusual commercial venture; 100 Proof Banking: Unusual methods kept a new bank open in the money panic of 1907; Informal Banking In Central Oregon: Close relations between customers and bankers in the early years of the twentieth century; Nationality Banks In Oregon: The Irish, the Scandinavians, and other nationality groups preferred their own banks; Gold In The Woodpile: Bank vaults of pioneer days were sometimes less safe than the woodpile; A Bank With Personality: Unusual



business methods and strange goings on at the Salem Ladd & Bush Bank;  
The Brookings Bank War: The defeat of the giant Federal Reserve system by  
the little Brookings State Bank; The Fall And Rise of David Tucker: The  
bank robber who became an officer of the very bank he once helped rob;  
The Case of the Varnished Bolt: The unbroken varnish that put a bank  
president and the pretty cashier in prison; and The Banker Who Stole  
From Himself: The bank officer, owner, and heir who purloined the funds  
of his own bank.

Sounds very interesting. Order from University of Oregon Books, \$8.50.

\* \* \*

Reference Material reported by Larry Adams of Boone, Iowa.

THE ROBOT THAT HELPED MAKE A PRESIDENT was written by Autograph dealer  
Charles Hamilton of New York. It would be of interest to those in-  
terested in autographs. This book is about the Autopen, a facsimile  
signature device that many famous people use in signing their names  
many times. This book deals with the late President Kennedy's use of  
the machine. The Price is \$7.50 from the author.

COUNTERFEITING IS MY BUSINESS by Chauncey P. Foote, Jr. appeared in the  
March 1962 issue of THE EXCHANGE MAGAZINE, published by the New York  
Stock Exchange, 11 Wall St., New York, N.Y. This interesting article by  
Vice President of Manufacturing, American Bank Note Co. says that they  
"attempt to counterfeit their own products in the belief that any doc-  
ument beyond the reach of their own people will defeat the criminal."  
He goes on to say how some securities can be counterfeited and explains  
some of the modern safeguards they use in counterfeit prevention. The  
cover of the magazine is counterfeited on the inside to show how it can  
be done.

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Continued from pg. 27 - ART ON STONE.

These stones, which have become artifacts, are blue-gray Bavarian lime-  
stone. They were imported into this country in the latter part of the  
century, usually as ship's ballast. Large stones of this quality are to-  
day highly sought by artists for lithography. Because of its scarcity,  
many artists have turned to metal plates as a substitute, but the finest  
original graphics are still produced on lithograph stone. Such stones  
are becoming collector's items as examples of a vanishing art and part  
of Americana. This is only one more example of mechanized processes re-  
placing the artisanship of fine craftsmen.

VIGNETTES, ALLEGORICAL FIGURES AND THINGS LIKE THAT

By Ray Rathjen, 4047 Graham St., Pleasanton, California 94566

It is only natural that anyone who collects obsolete notes will sooner or later include checks since they have so much in common. They cover one of the most interesting periods of time in the history of this country. If they could only talk, what exciting stories they could tell! One can hardly turn a page in his collection of checks when a new story unfolds. One glance at the Wells Fargo checks and I can hear the crack of the stage drivers whip and smell the dust and the sweat of the straining horses. A look at another and I hear the cry "Gold" and feel the excitement of finding a fortune in the mad rush west. Another and I can hear the whistle of the little 4-4-0 engine puffing across the prairie or maybe the creaking masts and flapping sails as the four-master puts into Boston Harbor. The same is true of both obsolete notes and checks.

For almost every check I have by the American Banknote Company I have found matching vignettes and figures on bank notes. For example, on the checks of the Carlisle Deposit Bank I found matching vignettes in Criswells as follows: The eagle on the check can be found on the Rhode Island Bank of Commerce note (C-443). George Washington mounted can be found on the Central Bank of Tennessee note (C-105). On the Carlisle receipt the figure of Justice is found on the New York Hungarian Fund note (H-943) and the vignette of the Indian woman with shield and eagle is on the Lawrenceburg Bank Note of Tennessee (L-116). They can also be found on many other notes. Matching vignettes on checks and bank notes makes a very interesting display.

Perhaps we should find out a little about the vignettes and allegorical figures. Funk and Wagnalls has "vignette" listed as follows: Vignette (Vin-yet) noun 3. An engraving, photograph, or the like, having a background that shades off gradually. This definition seems to fit our case nicely. "Allegorical figure" requires a little more-perhaps a brief description of some of the more common ones used on checks and notes. F. and W. lists "Allegory" as a symbolic representation in literature or art. Webster helps a little by stating that an allegory is the description of one thing under the image of another. Most of the allegorical figures used on checks and paper money are taken from Greek and Roman mythology such as the Roman goddess Ceres, Goddess of the harvest or Venus, the Goddess of love. Not all figures are from mythology, such as the figures of Liberty and Justice.

Since I know very little about the subject myself, I dusted off the Americanas and looked up a few which I list below:

MINERVA, (R) Goddess of power and wisdom. The Greeks called this goddess Athena or Pallas. Minerva is usually shown with helmet, shield and armor. Pallas is often shown holding a scroll.

JUNO or MONETA, (R) Hera (Gr) Goddess of marriage and finances. Usually shown with money or chests of money.

CERES, (R) DEMETER, (Gr) Goddess of the harvest. Shown fully draped, corn and poppies in her hand and a corn-measure on her head.

PROSPERINA, (R) PERSEPHONE, (Gr) Goddess of the four seasons. Often shown with flowers.



TELLUS, (R) GAIA (Gr) Goddess of the earth. Shown holding the earth in her hand, often with a bird perched on top.

VENUS, (R) APHRODITE (Gr) Goddess of Love. Shown both draped and nude, without symbols or emblems.

THETIS, (Gr) Used to represent the Goddess of the Sea, actually not a goddess but a sea nymph. Usually shown nude with sea monsters or holding a trident.

FLORA, (R) Goddess of flowers and spring. Shown with a wreath in her left hand or on her head and a cornucopia in her right hand.

#### OTHER FIGURES

COLUMBIA - The poetic personification of the United States of America. Shown with wreath or torch, sometimes with shield - map of North America on same.

JUSTICE - Shown with scales or sword.

LIBERTY - Shown <sup>with</sup> a pole with a cap on the top end or with a Fasces.

HOPE - Often shown with an anchor or looking out to sea.

COMMERCE - Shown with an urn.

NAVIGATION - Shown with charts, globe and sextant.

AGRICULTURE - Shown with wheat, a sickle or cornucopia.

INDUSTRY - Shown with a wheel, gears or square.

PEACE - Shown holding olive branch.

Often an Indian maid is shown which can be mistaken for one of the above, but she is nearly always shown with feathers in her hair or arrows on her back, even though she may be wearing fancy robes or dress. One may find the word "Volant" which means simply flying or riding on a cloud.

There may be additions or corrections to the above, but this may entice some of our other members who are more expert on the subject to write some more informative articles or to at least amplify this information. Happy hunting.... Ray Rathjen.

#### NEW MEMBERSHIP ROSTER COMING UP!

A new and current roster of CCRT members will be included in the next issue of TCL. It will list every member up to the time of publication, with the exception of those who do not wish their names published. SO, if you have not returned your questionnaire or if your collecting interests have changed since your name, address and interests were last published, please drop your editor a note listing any changes. DO THIS AS SOON AS POSSIBLE.

Every member get a member. Let's make CCRT grow in 1971. Tell your friends about CCRT. We have a GOOD PRODUCT, let's sell it.

Interested in check size acetate holders? Cliff Murk of P.O. Box 666, Agate Beach, Oregon 97320, would like to know. Cliff notes that the  $3\frac{1}{2}$ " or  $3\frac{3}{4}$ " x  $9\frac{1}{4}$ " acetate holder is a needed size for certain checks and drafts. He mentions he has found a manufacturer who will produce them in even thousands for \$40.00 per M. If enough members need this size, say 25 or 50 each and we can build up an order for several thousand, Cliff has offered to act as clearing house on the deal. If you are interested, drop him a note at the above address.

\* \* \*

Wells Fargo Bank will be happy to send members of CCRT a copy of their interesting booklet, WELLS FARGO. This was mentioned as a reference item in a previous issue of TCL. If you're interested in "Wells Fargo", it is well worth sending for. It contains many interesting facts and a large number of illustrations. Request should be sent to History Room, Wells Fargo Bank, 420 Montgomery St., San Francisco, Calif. 94120..... Thanks Don Thrall and Jack Weaver for this information.

\* \* \*

YOU ARE INVITED - The Saginaw Valley Stamp Society will host the Peninsular State Philatelic Society (State of Michigan) at their show on April 17-18, 1971. Our member Mr. John D. Laurenz invites CCRT members to join in this event. He will be happy to act as host, have a meeting and discussion and place what ever material you may want on display. This Exhibition-Convention will take place at the Y.W.C.A., 615 S. Jefferson, Saginaw, Mich. Mr. Laurenz specializes in Revenue Stamps....Thank you for this invitation. Please send Mr. Laurenz a note if you plan to attend or have further questions....John D. Laurenz, 2825 Reppuhn Drive, Saginaw, Michigan 48603.

\* \* \*

Current Check Facts: During the past 10 years the number of checks written has increased about seven to eight percent per year. There were approximately 23.5 billion checks written in 1969 of which 51% were personal checks, 40% business checks and the remainder were government checks. DeLuxe Check Printers were the largest producers of checks according to salesfigures, followed by John H. Harland Co. and American Bank Stationery, each having approximately the same amount of sales. The remaining volume of check printing business is done by small local independent concerns or small subsidiaries of large companies, or by the banks themselves. There is still about one-third of the banks in this country not automated and most of these are small banks. It is expected that the use of checks in this country will continue to grow at the rate of 7 to 8 percent per year.

\* \* \*

Suggestions for mailing packages: According to an article in the December 16, 1970 issue of Coin World, a Mr. John E. Barrett of Ithaca, N.Y. who conducts mail bid auctions, has failed to receive 14 packages worth more than \$3,000 that were sent to him via parcel post. Thirteen insured parcel post packages sent to him during the past 8 months have never been received. The packages he has received have been registered, those which cleared customs, insured packages which have had a return receipt requested form attached, or those sent United Parcel. So Mr. Barrett suggests those who send material should: Send packages registered if possible, don't use small printed labels for addressing - write name and address large so it cannot be covered by a label and further, insure for the full amount of the contents. He also suggests you spend the extra 15¢ for a return receipt. The Post Office officials agree



with him on these suggestions.

The above may be worth remembering the next time you send some of your collector items through the mail.

THE BANK OF NORTH AMERICA...The building in Philadelphia which once housed our oldest bank, was scheduled to be torn down, but now hopefully will be saved due to a story that appeared in The Evening Bulletin of that city. The site of the building was slated to become a parking lot by the present owners.

Immediately after the article appeared, the Philadelphia Historical Commission informed the owners the building was certified as an historical site and cannot be demolished or altered without commission approval. Until the article appeared in the paper, the commission was not aware the building was to be torn down and the owners were unaware it was certified historically.

The Bank of North America was chartered by the Continental Congress in 1781. The bank building that occupies the original site now was built in 1895.

Do you own this stock certificate? There is outstanding a stock certificate that at one time was worth \$75 but today is worth two million dollars. The Mercantile National Bank of Dallas Texas is attempting to find the owner.

The certificate dates from a Texas railroad land deal in 1884 and four of the five stock certificates that were issued have been turned in, but this fifth one is still being hunted.

Discovery of oil on the land has made this certificate valuable and the rightful owner would be a stockholder of the land. Reported in The Cincinnati Post & Time-Star 10-9-70.

Wigs Lure Bank Customers - An item in the Cincinnati Post & Time-Star of 10-17-70 is headed "Wigs used as lure - Bankers capitalize on 'hairy' premiums". Important highlights of the article are: More than 500 banks offer wigs as a premium to gain customers, \$5000 or more deposit gets a customer a wig or he or she can buy one at a discount with a lesser deposit, of all the various premiums given by banks - wigs are the number one premium lure. Other points noted are: A financial promotional firm reported selling more than a million wigs to more than 125 banks, a bank in Virginia distributed more than 32,000 wigs in a promotion to get new business, another bank in Arkansas supposedly distributed 8000 wigs in 44 days to gain customers and reported \$5.2 million in new deposits for their efforts, and last - one banker mentioned wigs as the largest customer traffic builder they have ever had....AND WHAT NEXT?

Our active member R. Emerson Green of Grand Bay, Ala. sent in an ad for a new bank that just opened in his area. Copy in part reads, "GRAND OPENING - FARMERS & MARINE BANK - Home owned and dedicated to your service. Now South Mobile County has its own independent bank to meet the needs of the people of this area...a bank that understands and fulfills the requirements of the marine and agricultural industries that are the backbone of the area's economy." Who said history doesn't repeat itself?

A.N.A. MUSEUM RECEIVES FIRST CHECK DONATION - Professor Don Allen reports checks he donated to the museum are the first they have received according to Adna G. Wilde, Jr., Executive Director of A.N.A. Now is the time to preserve the old as well as the common, while they are accessible.

This is one place examples of our hobby material will be preserved for future generations. CCRT members can start the initial collection for the A.N.A. Museum which over the years can become a meaningful and valuable check collection for study and research.

Past issues of TCL have been sent to the A.N.A. library and future issues will be. This, together with checks sent the museum, will form a collection and reference section.

It would be appreciated if those who participate by sending material to the A.N.A. will inform your editor.

\* \* \*

Ernest R. Dixon reports his collection of modern checks has grown to over 2100 which includes six foreign countries, the latest being from Australia. He is still in need of checks from Nevada and Washington, D.C. - can anyone help him with these?

\* \* \* \* \*

FOR SALE                      INTERESTING CHECKS FOR SALE                      FOR SALE

- Lot #50      Six checks from the more difficult state of Kansas with dates of 1922, 1923, 1924, 1930, 1931 and 1932. AND THREE CANADIAN Checks, Dates 1941, 1949 and 1951. ALL NINE Checks.....\$1.00
- Lot #100      Beautiful two color drafts of the Consolidated Kansas City Smelting and Refining Co. These are large size (8 1/4 X 4 1/8") Mexican drafts underprinted with a man pulling an ore cart. The sample lot before me are in yellow, pink and green-blue, some with printing in green and others in black. All are printed in Spanish with Mexican Revenue Stamps affixed on reverse. Most with interesting endorsements and stamps. Dates vary from 1895 to 1900. ALL TWELVE.....\$5.00
- Lot #200      Twelve checks of the same company as Lot #100 above with similar design, but in smaller size on Banco Americano (The American Bank). Same beautiful underprinted illustration in various shades, affixed revenue stamps. Dates from 1895 to 1900. Bonus Check Free. THIRTEEN.....\$5.00
- Lot #300      SPECIAL ASSORTMENT. Five checks from Missouri, Five from New York, Two from New Jersey, Two from Illinois, One from California, Two from Connecticut, One from Massachusetts. Most have imprinted or applied Revenue Stamps and dates vary in the 1870's, 1880's and 1890's. A nice basic collection or addition. ALL 18 Checks (10 additional new counter checks Free)\$10.00

I will trade 1970D, BU Rolls of Lincolns for 1970P or S BU Rolls..... One to One Hundred Rolls.

WILLIS H. SMITH 16001 37th Terrace, Independence, Missouri 64055

SEND YOUR DUPLICATE CHECKS, ETC. TO OUR AUCTION MANAGER!  
MATERIAL IS NEEDED FOR FUTURE AUCTIONS



the

Check



List

## Check Collector's Round Table

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Volume II      Number II      Issue 6      April 1971  
PUBLISHED BY ROBERT FLAIG      P.O. Box 27112      Cincinnati, Ohio 45227

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### C.C.R.T. MEETING

Check Collectors Round Table will hold an informal meeting on Friday, 14 May 1971 during the 32nd Annual Convention of the Central States Numismatic Society in St. Louis, Mo. The same congenial people who were responsible for the well-planned and marvelous A.N.A. Convention last year, are in charge of this St. Louis based event. C.C.R.T. has been invited to join them and they have placed a meeting room at our disposal. C.C.R.T. is listed in the official convention program.

This is one of the few times during the year that some of our members can get together and talk things over. Your editor urges you, if at all possible, to attend this meeting.

WHEN: May 14, 1971

WHERE: CHASE-PARK PLAZA HOTEL - ST. LOUIS, MO.

TIME: ONE PM

PLACE: PALLADIAN ROOM, THIRD FLOOR

We'll also have a hospitality room to share with other groups like ourselves....the hospitality room was a great asset to us during the 1970 A.N.A. Convention and will undoubtedly be of equal benefit during this convention. This room is a great place to rest, trade, get in a little "shop talk" and generally relax and enjoy meeting others.

We continue to be in need of your ideas, suggestions, etc. in order to keep C.C.R.T. a growing and well informed organization. Come to the meeting and be prepared to enter into our informal group "discussion". Everyone will have the opportunity to express his thoughts and ideas.

Your editor will present C.C.R.T.'s "Current Status" report and will also preside as group discussion leader.

Note: If you wish to contact your editor or other members during the convention -- leave a note at the Message Center Bulletin Board or in the Hospitality Room previously mentioned.

Several of our members have exhibited and entered their check collections in competition during recent months and as previously mentioned, Mr. Eugene Morris of Forest City, Iowa won a trophy for the best educational

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exhibit. The Central States Convention would be a great place for more of our members to display their check collections. Time is short and we would like to have as many members as possible enter an exhibit. The person to contact without delay is: Jerry Hillebrand, 6301 Wade Ave., St. Louis, Mo. 63110.

\* \* \* \* \*

### DID YOU NOTICE?

In a further attempt to improve delivery time of T.C.L. we are experimenting by sending this issue to you by SECOND CLASS MAIL. Those who accepted the offer of First Class Mail Delivery as noted in issue #5 will continue to receive it by this method.

Second Class Mail has one fault - It will not be forwarded and it will not be returned to the sender. PLEASE - if you move, change address etc. let your editor know as soon as possible. There will be no way to know whether you moved or not - KEEP US INFORMED!

A card or short note would be appreciated to indicate if you received this issue in faster time than the previous issues. It will be mailed the last week of April. Any suggestions or comments concerning this mailing or future mailings will be welcome.

\* \* \* \* \*

### CREDIT TO T.C.L. WRITERS!

It's no secret that most all of our members enjoy reading our publication because of the interesting articles ~~that~~ appear in it. Without the continuous flow of good manuscripts from a small segment of our members, this quarterly would be just another "so-so" pile of mimeographed sheets. The persons who authored these fine articles in past issues, and this one, have spent a great deal of time researching the material and assembling it into an interesting and informative presentation for your pleasure and benefit.

Our "writing members" have given freely of their time and effort, with no anticipated reward other than their pleasure of doing it for you. I believe it is only fair to let these authors know when you especially enjoy one of their presentations. Just a few lines to them would be appreciated, I'm sure, and a small reward for their effort, time and trouble. A pat on the back once in awhile never hurt anyone. These writers deserve a good share of the credit for our growing membership. Ed...

\* \* \* \* \*

We invite you to join this small but hopefully increasing group of authors. We all may have some knowledge in this field that is not generally known by too many others. Won't you share yours with all of us? Your article can be about your collection or a single item, a historically related event, a person, experience - any facet related to our hobby. Material is needed for coming issues; join our group of contributors!

\* \* \* \* \*

DON'T FORGET TO BID - It's just as important as offering material.....  
BOTH ARE VITALLY IMPORTANT!



Mr. Herman L. Boraker, P.O. Box 204, Rocky Ford, Colo. 81067 reports in his March 13, 1971 letter: "I'm going to send some counter and cancelled checks to both the A.N.A. and the Foster Museum.

"I gave a program on check collecting and displayed part of my checks at the last meeting of the Arkansas Valley Coin Club which met in La Junta, Colorado on March 9th. I obtained all my data from the fine articles that appeared in our first four issues of T.C.L.. After I had compiled my data, I tape-recorded it...then replayed it for the meeting. The program was well accepted by the members. In fact I had two parties ask for your address to apply for membership.

"I'm having good response from members of C.C.R.T. in making trades. In fact I've made several trades with some of the members."

\* \* \*

HOBBIES TO ENJOY BOOK GIVES C.C.R.T. DOUBLE SPREAD IN CURRENT ISSUE #25 Al Wick, our good friend and fellow member of C.C.R.T. and publisher of HOBBIES TO ENJOY devoted two full adjoining pages of his publication to C.C.R.T. and check collecting. Each page was bordered with a security design similar to that found on a bond or stock certificate. Also included in the article was a photograph of Mr. Paul Butler, Curator of Monies at the Ralph Foster Museum, School of the Ozarks; Al Wick and your editor taken in our hospitality room during the last A.N.A. Convention in St. Louis.

The article covers ways to collect, types of checks, methods of filing and general information. Information about C.C.R.T. membership and future plans were also covered.

Our thanks to Al Wick for spreading the word about C.C.R.T. to the readers of his fine publication. Since Al has joined us he has not published an issue of H.T.E. without devoting at least a page to our hobby and C.C.R.T. Al publishes H.T.E. twice a year and it contains approximately 80 pages of printed hobby information. Hobbies covered in the current issue include numismatics, match covers, sugar sacs, post cards (deltiology), playing cards, dolls, political buttons, stamps, beer cans, spoons, cigar bands, covered bridges, sea shells, writing, newspaper collecting and writings of the editor. Subscription from Al Wick, Hobbies To Enjoy, P.O. Box 2242, St. Louis, Mo. 63109

\* \* \*

INTERESTING NOTE ON CHECK POPULARITY - The following is a quote from a letter sent in by Mr. Howard S. Baron of Harrison, N.Y.: "You may be interested to hear that at the Interpex Stamp Show this week several dealers commented to me that they were getting calls for old checks which they had never had before." (Ed..Slowly the word is getting around)

\* \* \*

A number of our members have reported sending checks to the American Numismatic Association Museum as suggested in issue #5. All have noted that they have received very nice letters of appreciation from Mr. Adna G. Wilde, Jr. Executive Director. Remember to preserve the common while it is available as well as duplicates of older material. Our collections are always subject to unwanted events, those in the archives of the A.N.A. will be always safe for future generations. Your contributions will be welcome, filed for present and future research. Send material to: Mr. Adna G. Wilde, Jr., Executive Director, American Numismatic Association, Box 2366, Colorado Springs, Colorado 80901. Be sure to note you are a member of C.C.R.T.

Shown below are C.C.R.T. Members and dealers in action at the Coin Show held January 30 and 31 at Tucson, Arizona. They were taken by Charles T. Rodgers of C.T. Coins, P.O. Box 66531, Los Angeles, Ca. 90066. Mr. Rodgers notes, "I must say we had more check dealers at this one than I've seen in a long time."

CHUCK RODGERS, Los Angeles, Ca. (C. T. Coins) displays some sheets & books of checks.



PAUL KOFFENHAVER, Van Neys, Ca. (Coin Haven) discussing sheet of checks.



CHARLES LEES, Tucson, Arizona had many fine checks to offer.



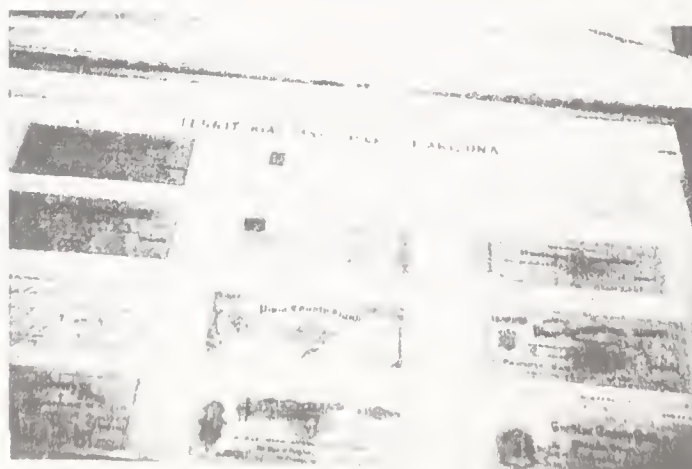
PAT & FRANK NOWAK, Los Angeles, Ca. (The Vault) offering some interesting checks.



JIM REYNOLDS, Tucson, Arizona did a fine job at the show.



TERRITORIAL BANK CHECKS of Arizona on display.





# WINS SECOND PLACE

PROPERTY OF  
American Revenue Assoc.  
Library

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p. 121



Eugene Morris of Forest City, Iowa won Second Place Trophy at the River City Coin Club at Mason City, Iowa when it held the Second Annual Coin Show at the Sheraton Motor Inn on Sunday March 21, 1971. Mr. Morris won his trophy in the Miscellaneous Class with a display of checks.

## COIN-A-RAMA HELD AT AMES, IOWA

At the Mid-Iowa Coin-A-Rama held in Ames on February 27 & 28 four C.C.R.T. Members got together on Sunday and held a good trading session. From left to right are: Larry Adams, Boone, Iowa; Gene Morris, Forest City, Arlin Zingg and Charles Cox, both of Leland. Present, but not available for the picture was Mrs. June Budd of Fort Madison, Iowa



## BANK DEPOSIT BAGS

Shown is a small selection of the bank deposit bags in the collection of Eugene Morris.



Other C.C.R.T. Members present at the Mason City show were (standing left to right): Arlin Zingg, Leland, Iowa; Don Survik, Lake Mills, Iowa; Charles Cox, Leland, Iowa, Gene Morris, Forest City, Iowa and Dave Curtis, Mason City, Iowa.

Feb. 55  
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### CHECK FILING

Mr. W. H. Smith of Independence, Mo. reports his discovery of another new way to file his checks.

He has found a two ring binder with the dimensions of 6¼"x 11½" at his local store. They are No. 160, Important Paper File and sell for \$1.00 plus tax. The pages to hold the checks are made from art stock paper in various colors that come 40 sheets, six different colors to the package for 59 cents. These sheets are cut in two, to fit in flat polly bags which measure 5" x 9" and sell for \$7.67 per 1000.

Mr. Smith sent a sample page complete with check mounted on the art stock by photo mount corners; it makes a neat professional looking job. He notes, "I have tried about every way to mount checks and so far this is the best!"

The complete page is perfectly flat and smooth and the entire check is visible. One check is mounted on each side of the page.

Further information may be had from Mr. W. H. Smith, 16001 E. 37th St. Terr., Independence, Mo. 64055 (Please enclose SASE)

\* \* \* \* \*

Mr. Paul Butler, Curator of Monies, Ralph Foster Museum at the School of the Ozarks reports receiving check donations from C.C.R.T. members and has also completed some interesting trades. Mr. Butler is in the process of building a collection of checks and other bank related material to be included in the museum collection. As the collection grows it will be available to the students of the school and others interested in furthering their knowledge in this field. It will serve as another tool in their learning process.

The School of the Ozarks was opened in 1907 with a faculty of four and thirty-five boarding students. The following is quoted from one of the school's brochures: "The school operates on the philosophy of training the heart, the head and hands with financial support coming through a faith that Americans will contribute to an institution dedicated to helping young people who are willing to work for their education. This faith has sustained The School throughout its years.

"Only students who cannot afford to go to college elsewhere and whose high school records show them to be capable of doing college work are admitted to The School of the Ozarks. Here each student works for his board, room and tuition paying only for his text books (which may be sold back to the book store at the end of the semester) and a small incidental fee. His work in one of the 30 campus industries, utilities or offices is credited to his personal account in the student bank at the rate of \$1.60 per hour. He works a minimum of 20 hours a week with overtime building up credits that can be used for hospital, medical, dental and laundry service or for purchases in the clothing room.

"The School seeks to develop its students in four areas - Academic, Cultural, Spiritual and Vocational."

Perhaps you may wish to send some of your duplicate material to this School Museum to help in a small way to further their cause. Mr. Butler will respond to your contributions and trade offers and will send you an interesting booklet about the School if one is requested. Correspondence should be directed to Mr. John Paul Butler, Curator of Monies, The School of the Ozarks, Point Lookout, Mo. 65726.



REV. 06  
11.77

A.N.A. CONVENTION COMING UP

The American Numismatic Association will hold its 80th Anniversary Convention August 10 to 14 in Washington, D.C. We want Check Collectors Round Table to be well represented both in the number of members present and in their check exhibits. Now is the time to start planning your check exhibit. Three C.C.R.T members had exhibits at the 1970 Convention, surely we can increase the number this year - win, lose or draw, it's an experience you won't forget.

Remember, you must be a member of the A.N.A. to place an exhibit at the convention. Join today, you won't be sorry you did. (Contact your editor for an application)

Inquiries pertaining to the convention and exhibits should be directed to Mr. Herbert W. Price, Jr., General Chairman, P.O. Box 9814, Washington, D.C. 20015

Pre-registration is advisable, information is available from Mr. James Payne, Registration Chairman, P.O. Box 406, Arlington, Va. 22210

If you plan to attend this great event, please let your editor know. We'd like to know approximately how many members will be able to attend - so we can make tentative plans for a C.C.R.T. meeting! The two Flaigs will be there if things go as planned.

In the meantime - work on that exhibit!

As more information is received it will be passed along.

\* \* \* \* \*

You may or may not know that C.C.R.T. has two of its members in nomination for The Board of Governors of the A.N.A. If you are a member of the A.N.A. it is hoped you'll give them your support. They are Mr. Kenneth L. Hallenbeck and Mr. Eldridge G. Jones.

Mr. Ken Hallenbeck, Jr. informed us of his intentions in a recent letter. Mr. Hallenbeck has a wide interest in numismatics which includes metals, tokens, a strong interest in counter-stamped coins and of course checks and related material. He notes his time is not as pressing as it used to be and that he could devote ample time to do a good job. (He has searched out some good reference material for our members which will be coming up shortly) The address of Mr. Kenneth L. Hallenbeck, Jr. is: 1141 West Lexington Ave., Fort Wayne, Indiana 46807.

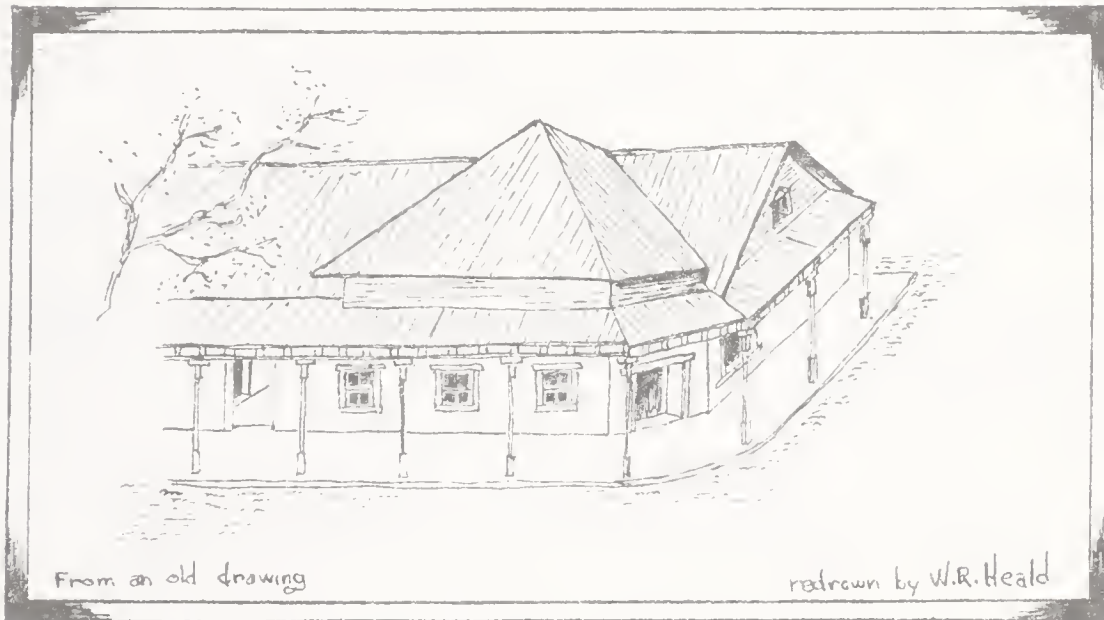
Mr. Eldridge G. Jones I'm sure needs no introduction to those of you who are members of the A.N.A. He is presently a part of the Board of Governors. He has had wide experience in administrative matters in many numismatic organizations - local, state, regional and national. His related interests in our field are old bank equipment, endorsing stamps, check hammers to cancel checks, coin weighing scales and of course old checks. The address of Mr. Eldridge G. Jones is: c/o Riggs National Bank, 7 & Eye St. N.W., Washington, D.C. 20001.

SUPPORT THOSE WHO SUPPORT C.C.R.T.

\* \* \* \* \*

# #2 of a series on interesting banks

ART WORK AND STORY BY WILLIAM R HEALD



## THE CENTRAL BANK OF ALBUQUERQUE

TWO BROTHERS, JOSHUA AND JEFFERSON RAYNOLDS, STARTED THIS BANK IN THE YEAR 1881, AT 121 ROMERO STREET, ON THE PLAZA, IN OLD TOWN.

LATER THE BANK MOVED TO NEW TOWN, ALBUQUERQUE, AND BECAME THE FIRST NATIONAL BANK, CHARTER # 2614, AND OPERATED FROM 1882 TILL THE NATIONAL BANK HOLIDAY OF 1933, WHEN THE BANK WAS CLOSED AND REORGANIZED AND REOPENED UNDER CHARTER # 13814.

THIS BANK IS STILL IN OPERATION AND IS CURRENTLY THE SECOND LARGEST BANK IN ALBUQUERQUE, NEW MEXICO.

THE OLD BUILDING AT 121 ROMERO STREET IS STILL IN USE BY A DEALER IN INDIAN JEWELRY, BLANKETS AND POTTERY.

THE BUILDING WAS A GENERAL STORE FROM 1856 UNTIL THE 1880'S AND WAS PROBABLY BUILT IN EARLY 1800'S OR THE LATE 1700'S.

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IF YOU HAVE MATERIAL CONCERNING A BANK IN YOUR AREA WHICH WOULD BE INTERESTING READING TO OUR MEMBERS, AND A PHOTOGRAPH OF THE BANK PLEASE SEND IT TO US AND WE WILL WRITE IT UP FOR A FUTURE ISSUE OF THE CHECK LIST.



by Larry Adams

In my article in the October CHECK LIST, I discussed the Depositor's Agreement, which kept banks in Boone open for several months after it was executed in mid-1932.

Shown on the next page are checks from the three Boone banks which closed in 1933.

The City Trust & Savings Bank was chartered in 1912, although its history dates back to 1872, as it was formed from the assets of the City Bank, which organized that year. The building is now a shoe store.

The Security Savings Bank was organized in 1893, and thus had a span of 40 years. The building now houses the offices of the Iowa High School Athletic Association.

The First National Bank was chartered in 1884 and was issued charter # 3273. This bank issued both large and small size National Currency. The original building was destroyed by fire in 1914 and rebuilt to the present one now housing the Citizens National Bank shortly thereafter.

The Boone State Bank, which was the only other bank in Boone open then, remains open today, although it is not pictured in this article. Its beginnings date back to 1883 in the Boone County Bank. That name was changed to Boone State Bank in 1911 and in 1933 to Boone State Bank & Trust Company, the present name.

Present Citizens National Bank

The Citizens National Bank was opened on October 3, 1933. This recent postcard depicts the First National Bank building and a drive-in facility which opened about three years ago a few blocks away.

This most interesting bank statement, shown on the third page of this article, was issued upon the bank's opening. Take note of some of the "obsolete" items on it, such as the U. S. bonds pledged to secure circulation, bonds pledged to secure Postal Savings Deposits, and redemption fund for circulation (item 11). On the liability side, U. S. Postmaster Deposit is never seen as a separate account today, nor do Postal Savings Deposits exist. The \$70,000 circulation figure represents the amount of National Bank Currency in Circulation then. The bank issued it in \$10 and \$20 denominations. The present assets of the bank are over \$16 million.

Bank statements, especially the earlier ones, are not commonly found today. as they are seldom saved by the average person. Has anyone else attempted to save or collect them?




BOONE, IOWA. 191 No.

CITY TRUST & SAVINGS BANK 72-107

PAY TO THE ORDER OF \$

DOLLARS


 Security Savings Bank 72-110

Boone, Iowa 193

Pay to the order of \$

Dollars

No.

 No. 746

BOONE, IOWA Dec 12 1929 \$ 9.05

PAY TO THE ORDER OF Boone Central Labor Union

NINE DOLLARS FIVE CENTS

Nine and 05/100 DOLLARS

FIRST NATIONAL BANK LOCAL UNION No. 559, U. M. W. of A.

Boone, Iowa James S. ... Recording Sec'y H. D. ... Treas.

72-108

COUNTERSIGNED



# Statement of The Citizens National Bank of Boone

as it will appear by the books of the bank after purchase of acceptable assets of The First National Bank, the City Trust & Savings Bank, and the Security Savings Bank, at the opening of The Citizens National Bank of Boone, Iowa, at 9:00 A.M., Monday, October 30, 1933.

## ASSETS

|  |                |
|--|----------------|
| 1. LOANS AND DISCOUNTS   | \$ 214,643.85  |
| This item represents notes of local farmers, merchants, and individuals which have been selected by the National Banking Department as being acceptable.                     |                |
| 2. UNITED STATES BONDS (unpledged)   | 2,756.00       |
| 3. UNITED STATES BONDS (pledged to secure circulation)   | 69,725.00      |
| These bonds are deposited with the Treasurer of the United States to secure outstanding National Bank Currency issued by this bank.  |                |
| 4. UNITED STATES BONDS (pledged)   | 2,020.00       |
| These Bonds are deposited with the Treasurer of the United States to secure government deposits.   |                |
| 5. UNITED STATES AND MUNICIPAL BONDS (pledged)   | 344,850.00     |
| These bonds are pledged with the Treasurer of the United States as security for Postal Savings Deposits, and are carried by this bank at less than the present market value. |                |
| 6. MUNICIPAL BONDS (unpledged)   | 8,100.00       |
| These bonds owned by the bank at less than market value and may immediately be converted into cash if needed.  |                |
| 7. GENERAL MARKET BONDS (unpledged)  | 162,500.00     |
| These bonds are all listed bonds and have a market value in excess of the value carried by this bank, and may be immediately converted into cash.                            |                |
| 8. INTEREST EARNED BUT NOT COLLECTED   | 15,861.66      |
| This represents accrued interest on notes and bonds purchased by The Citizens National Bank.   |                |
| 9. FEDERAL RESERVE BANK STOCK (new)  | 3,600.00       |
| Represents stock in the Federal Reserve Bank of Chicago, which this bank was required to purchase to qualify for membership in the Federal Reserve System.                   |                |
| 10. FEDERAL RESERVE BANK STOCK (old)   | 7,500.00       |
| Represents stock in the Federal Reserve Bank owned by The First National Bank and which will be immediately converted into cash.   |                |
| 11. 5% REDEMPTION FUND   | 3,500.00       |
| Deposited with the Treasurer of the United States to provide for redemption of circulation.  |                |
| 12. CASH AND DUE FROM SOLVENT BANKS  | 705,382.70     |
| This represents the amount of actual cash in the vault of the bank and on deposit with solvent banks, subject to withdrawal on demand.                                       |                |
| TOTAL ASSETS   | \$1,510,439.21 |

## LIABILITIES

|   |                |
|---|----------------|
| 1. CAPITAL STOCK  | \$ 100,000.00  |
| 2. SURPLUS  | 20,000.00      |
| 3. RESERVED FOR CONTINGENCIES   | 5,000.00       |
| Represents amount paid in by stockholders, and their claim on the assets of the bank are subject to the claims of the depositors. |                |
| 4. UNITED STATES POSTMASTER DEPOSIT   | 2,015.31       |
| Secured by government bonds as set out in Item 4 of assets.   |                |
| 5. POSTAL SAVINGS DEPOSITS  | 323,716.61     |
| Secured by bonds as set out in Item 5 of assets.  |                |
| 6. RESERVED FOR INTEREST  | 2,698.86       |
| Represents amount of accrued interest on postal savings deposits.   |                |
| 7. CIRCULATION  | 70,000.00      |
| Represents outstanding National Bank Currency issued by this bank and secured by bonds as shown in Item 3 of assets.              |                |
| 8. DEMAND DEPOSITS  | 1,016,948.37   |
| Represents deposit liability assumed by this bank and are payable on demand.  |                |
| TOTAL LIABILITIES   | \$1,510,439.21 |

NOTE: The figures on this statement are subject to final adjustment, but are substantially correct.

Apr. 71

TERRITORIAL CHECK OR NOT?

Raymond H. Rathjen 4047 Graham St. Pleasanton, Calif. 94566

More and more old checks will come to light in the days ahead, as many new collectors begin this fascinating hobby, and some of these checks will be territorial checks. Perhaps the following will be of some help in telling whether your check is, or is not, from one of the territories.

| <u>State</u>  | <u>Source of Land</u>                                | <u>Organized as<br/>a Territory</u> | <u>Statehood</u> | <u>Order</u> |
|---------------|--|-------------------------------------|------------------|--------------|
| Alabama       | Mississippi Territory 1798                           | March 3, 1817                       | Dec. 14, 1819    | 22           |
| Alaska        | Russia, 1867   | Aug. 24, 1912                       | Jan. 3, 1959     | 49           |
| Arizona       | Mexico, 1848   | Feb. 24, 1863                       | Feb. 14, 1912    | 48           |
| Arkansas      | Louisiana Purchase, 1803                             | Mar. 2, 1819                        | June 15, 1836    | 25           |
| California    | Mexico, 1848   | *1                                  | Sept. 9, 1850    | 31           |
| Colorado      | Louisiana Purchase, 1803                             | Feb. 28, 1861                       | Aug. 1, 1876     | 38           |
| Connecticut   | Royal Charter, 1662                                  | *2                                  | Jan. 9, 1788     | 5            |
| Delaware      | English Charter, 1683                                | *2                                  | Dec. 7, 1787     | 1            |
| Florida       | Spain, 1819  | Mar. 30, 1822                       | Mar. 3, 1845     | 27           |
| Georgia       | English Charter, 1732                                | *2                                  | Jan. 2, 1788     | 4            |
| Hawaii        | Declared a Republic in 1894,<br>annexed to U.S. 1898 | June 14, 1900                       | Aug. 21, 1959    | 50           |
| Idaho         | Britain, 1846  | Mar. 4, 1863                        | July 3, 1890     | 43           |
| Illinois      | Northwest Territory, 1787                            | Feb. 3, 1809                        | Dec. 3, 1818     | 21           |
| Indiana       | Northwest Territory, 1787                            | May 7, 1800                         | Dec. 11, 1816    | 19           |
| Iowa          | Louisiana Purchase, 1803                             | June 12, 1838                       | Dec. 28, 1846    | 29           |
| Kansas        | Louisiana Purchase, 1803                             | May 30, 1854                        | Jan. 29, 1861    | 34           |
| Kentucky      | Part of Virginia                                     | *1                                  | June 1, 1792     | 15           |
| Louisiana     | Louisiana Purchase, 1803                             | Mar. 26, 1804                       | April 30, 1812   | 18           |
| Maine         | Part of Massachusetts                                | *1                                  | Mar. 15, 1820    | 23           |
| Maryland      | English Charter, 1732                                | *2                                  | April 28, 1788   | 7            |
| Massachusetts | Charter, 1629  | *2                                  | Feb. 6, 1788     | 6            |
| Michigan      | Northwest Territory, 1787                            | Jan. 11, 1805                       | Jan. 26, 1837    | 26           |
| Minnesota     | Northwest Territory, 1787                            | Mar. 3, 1849                        | May 11, 1858     | 32           |
| Mississippi   | (See Mississippi Territory)                          | April 7, 1798                       | Dec. 10, 1817    | 20           |
| Missouri      | Louisiana Purchase, 1803                             | June 4, 1812                        | Aug. 10, 1821    | 24           |
| Montana       | Louisiana Purchase, 1803                             | May 26, 1864                        | Nov. 8, 1889     | 41           |
| Nebraska      | Louisiana Purchase, 1803                             | May 30, 1854                        | Mar. 1, 1867     | 37           |
| Nevada        | Mexico, 1848   | Mar. 2, 1861                        | Oct. 31, 1864    | 36           |
| New Hampshire | Grant by James I, 1620                               | *2                                  | June 21, 1788    | 9            |
| New Jersey    | Dutch 1618, English 1664                             | *2                                  | Dec. 18, 1787    | 3            |
| New Mexico    | Mexico, 1848   | Sept. 9, 1850                       | Jan. 6, 1912     | 47           |



| <u>State</u>            | <u>Source of Land</u>                               | <u>Organized as<br/>a Territory</u> | <u>Statehood</u> | <u>Order</u> |
|-------------------------|---|-------------------------------------|------------------|--------------|
| New York                | Dutch 1623, English 1664                            | *2                                  | July 26, 1788    | 11           |
| North Carolina          | Charter from Charles II<br>in 1663                  | *2                                  | Nov. 21, 1789    | 12           |
| North Dakota            | Louisiana Purchase, 1803                            | Mar. 2, 1861                        | Nov 2, 1889      | 39           |
| Ohio                    | Northwest Territory, 1787                           | *1                                  | Mar. 1, 1803     | 17           |
| Oklahoma                | Louisiana Purchase, 1803<br>(See Indian Territory)  | May 2, 1890                         | Nov. 16, 1907    | 46           |
| Oregon                  | Treaty with Britain, 1846<br>(See Oregon Territory) | Aug. 14, 1848                       | Feb. 14, 1859    | 33           |
| Pennsylvania            | From Charles II, 1681                               | *2                                  | Dec. 12, 1787    | 2            |
| Rhode Island            | From Charles II, 1663                               | *2                                  | May 29, 1790     | 13           |
| South Carolina          | From Charles II, 1663                               | *2                                  | May 23, 1788     | 8            |
| South Dakota            | Louisiana Purchase, 1803                            | Mar. 2, 1861                        | Nov. 2, 1889     | 40           |
| Tennessee               | Part of North Carolina                              | *1                                  | June 1, 1796     | 16           |
| Texas                   | (See Republic of Texas)                             | *1                                  | Dec. 29, 1845    | 28           |
| Utah                    | Mexico, 1848  | Sept. 9, 1850                       | Jan. 4, 1896     | 45           |
| Vermont                 | Part of New Hampshire<br>and New York               | *1                                  | Mar. 4, 1791     | 14           |
| Virginia                | From James I, 1609                                  | *2                                  | June 25, 1788    | 10           |
| Washington              | From Oregon Territory, 1848                         | Mar. 2, 1853                        | Nov. 11, 1889    | 42           |
| West Virginia           | Part of Virginia                                    | *1                                  | June 20, 1863    | 35           |
| Wisconsin               | Northwest Territory, 1787                           | April 20, 1836                      | May 29, 1848     | 30           |
| Wyoming                 | Louisiana Purchase, 1803                            | July 25, 1868                       | July 10, 1890    | 44           |
| District of<br>Columbia | Ceded by Maryland 1788<br>and Virginia in 1789      | July 16, 1790                       |                  |              |

Footnotes for above chart:

\*1. No territorial status before admission as a State.

\*2. One of the original thirteen colonies. Date given under Statehood column is the date of ratification of the U.S. Constitution.

ARIZONA was first declared a territory in 1861 by the Confederacy. After Texas troops were driven out, it was made a U.S. Territory in 1863.

ARKANSAS was first part of Missouri Territory (1812-1819), but became the Arkansas Territory in 1819.

INDIAN TERRITORY (Oklahoma) was part of the Louisiana Purchase of 1803. In 1830 Congress decided that all eastern Indians should be removed to the west of the Mississippi River and given land in exchange for their holdings in the East. Treaties were made with five tribes: the Cherokee, Creek, Choctaw, Chickasaw and Seminole Indians and they were given land which became known as the Indian Territory in 1834. This movement took place between 1830 and 1840. During the Civil War, many of these Indians were pressed into service of the South. Because of this, when the war was over, the North forced the five tribes to enter into treaties which required them to give up the western half of their land, (for 180 to 300

per acre) and live in the eastern half. The western half became the Oklahoma Territory in 1890, and the eastern half was still Indian Territory. In 1866 railroads were built into the Indian Territory and it was soon overrun with whites. Finally, in 1907, the Indian Territory was forced to join with the Oklahoma Territory and form the State of Oklahoma.

MISSISSIPPI TERRITORY was organized by the U.S. Congress in 1798. Prior to this La Salle had claimed it for France in 1682, the British claimed it in 1763 and the Spanish captured it in 1779 and left in 1798, when the U.S. stepped in. In 1817 it was divided into two parts - the state of Mississippi and the Territory of Alabama.

NORTH and SOUTH DAKOTA were admitted to statehood on the same day in 1889. North Dakota took alphabetical precedence and became the 39th state and South Dakota the 40th state.

NORTHWEST TERRITORY was a region east of the Mississippi River, north of the Ohio River, south and west of the Great Lakes, and west of Pennsylvania. It was created by the Continental Congress of America in 1787. The exact status of this territory was under dispute for years, ownership being claimed by New York, Virginia, Connecticut and Massachusetts. In 1800 it was divided into two territorial governments. The boundary between them being a line extending from the mouth of the Kentucky River north to Canada. The east half was called the Territory of the Ohio River and the west half called the Indiana Territory. Ohio was the first state formed out of the Northwest Territory in 1803 followed by the Michigan Territory in 1805 and the Illinois Territory in 1809. What remained of the Indiana Territory after the Territories of Michigan and Illinois were formed was admitted to statehood in 1816. A part of Michigan Territory was organized as the Territory of Wisconsin in 1836. Minnesota Territory was in succession a part of Michigan, Iowa, and Wisconsin Territories and was organized as the Minnesota Territory in 1849.

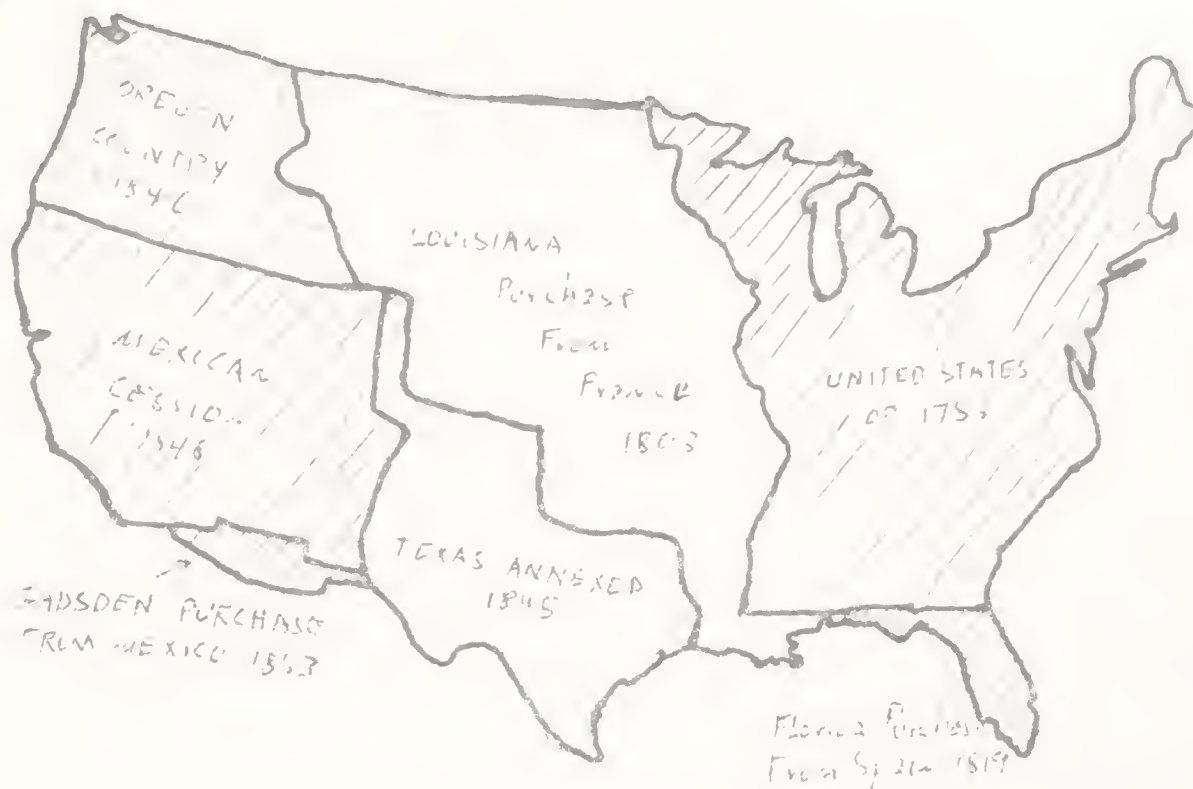
NEBRASKA TERRITORY, a vast tract extending to the Canadian border was created in 1854 by the Kansas-Nebraska Bill. The boundaries extended from the 40th parallel to the Canadian border and from the Missouri River to the Continental Divide. With the creation of the Dakota and Colorado Territories in 1861, the area of Nebraska was reduced approximately to its present size.

OREGON TERRITORY was at one time or another claimed by the U.S., England, Spain and Russia. The Territory of Oregon was established in 1848 with boundaries which included all the country between the Rocky Mountains and the Pacific Ocean and between the 42nd and 49th parallels. In 1853 the portion of territory north of the Columbia and the 46th parallel became the Territory of Washington.

REPUBLIC OF TEXAS: Mexico received this land from Spain in 1823, but in 1836 Texas declared its independence from Mexico. General Antonio Lopez de Santa Anna then fought at the Alamo in San Antonio and wiped out the American garrison there. He was then defeated and captured at San Jacinto. The independent republic of Texas was then established with Sam Houston as its president. Texas won its statehood in 1845, but seceded from the Union in 1861. It was, however, readmitted in 1870.


UTAH TERRITORY was created in 1850, but before it became a state in 1896, the Territories of Nevada, Colorado and Wyoming had been created out of its lands, reducing it to its present size.





There are many interesting stories to be told about the forming of these Territories so when your next check comes in the mail, check the date and head for the books. Happy hunting!

• • • • •

| CANADIAN POSTAL MONEY ORDER  MANDAT DE POSTE CANADIEN |     |                          |      |           |          |   |             |         |  |
|--|-----|--------------------------|------|-----------|----------|---|-------------|---------|--|
| PAY TO<br>PAYER À  |     | Robert G. Flaig          |      |           |          | NOT VALID FOR MORE THAN<br>VALIDE<br>JUSQU'À CONCURRENCE DE<br>\$200.00 |             |         |  |
|  |     | Cincinnati, Ohio, U.S.A. |      |           |          |   |             |         |  |
| Serial No  | Day | Month                    | Year | Office No | Fee Code | Currency  | Amount      |         |  |
| 0085124439   | 16  | 10                       | 70   | 1         | 761      | 1   | US\$ *** 01 |         |  |
| No d'ordre   |     | Corrépond                |      |           |          | Mandate   |             | Montant |  |
| SENDER<br>ENVOYEUR   |     | <i>Specimen</i>          |      |           |          | Account No  |             |         |  |
|  |     |                          |      |           |          | Numéro du compte  |             |         |  |
| 000000000090   |     |                          |      |           |          |   |             |         |  |

### FIRST DAY OF ISSUE CANADIAN POSTAL MONEY ORDER

The Canadian Post Office put this new money order into operation on October 16, 1970. Its advantages are: It can be issued in seconds; more negotiable for cash without exchange at any Post Office or chartered bank; available every business day at any Post Office; it's more negotiable and acceptable than personal checks; it can be used to transfer money, make purchases and pay bills; the receiver knows it won't "bounce". They are issued in amounts up to \$200 and are printed on buff stock in green ink.

AND NOW WE HAVE AN ERROR TOO!

This is the first reported error. This interesting pair of checks are in the collection of Mr. Gene Morris of Forest City, Iowa. His comments follow below.



YALE, IOWA, \_\_\_\_\_ 194 \_\_\_\_\_ No. \_\_\_\_\_

72-1832  
718

FARMERS STATE BANK

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS

FOR \_\_\_\_\_

WESTERN P.T.G. CO., MADRID, IA 24043

There are mint errors on coins, mis-prints on currency and now here is a mis-print or printing error on a check. The copy of the check above shows what the checks were: Farmers State Bank, Yale, Iowa Number 72-1832. The check below is missing the right end (copy), but shows on the left, the right end of another check, Number 72-2080. This error was found almost in the center of a pad of the Yale checks, Number 72-1832. It was printed by the Western Printing Co., Madrid, Iowa for use in the 1940's.

72-2080  
713



YALE, IOWA, \_\_\_\_\_ 194 \_\_\_\_\_ No. \_\_\_\_\_

FARMERS STATE BANK

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

DOLLARS \_\_\_\_\_ ]

FOR \_\_\_\_\_

WESTERN P.T.G. CO., MADRID, IA 24043

|                         |    |                  |
|-------------------------|----|------------------|
| DICK ENLINCOTT          |    | TELEPHONE NUMBER |
| 621 E. Lakeshore Drive  |    | 712 732-4682     |
| Storm Lake, Iowa 50581  |    |                  |
| Pay to the order of     | \$ |                  |
| Same Representative     |    |                  |
| DELUXE CHECK            |    |                  |
| PRINTED IN IOWA         |    |                  |
| 1: 1234-5678 2: 3456789 |    |                  |

What's this? A miniature check? No, a business card! Actual size. Sent in by Larry Adams.



CHECKS: MIX AND MATCH SALE

50¢ Each                      7 For \$3.00                      12 For \$5.00  
PAUL R. PEEL    1748 SAWYER WAY    COLORADO SPRINGS, COLORADO 80915

1. NORTHERN NATIONAL BANK, Lancaster, Pa. unsigned, blue on blue 189-
2. GLOBE NATL. BANK, Boston, Nov. 1884, Boston Providence RR Dividend
3. J. HART & CO. BANKERS, Doylestown, Pa. Rev. affixed, 1875
4. as above, different type, 1863
5. as above, different rev. affixed 1872
6. NORTH BUTTE MINING CO. Montana on First Natl Bank, Butte, 1916
7. CURWENSVILLE BANK, Pa., prntd. Rev. red on white 1882
8. SAVINGS BANK OF FRANKLIN PA. printed Rev. affixed 1884 SPECIAL
9. MERCHANTS NATL BANK OF CARLISLE, Pa, 2¢ Rev affixed, black on yellow, 1898
10. as above only with printed Rev. black on tan, 1900
11. CARLISLE DEPOSIT BANK, Pa., printed Rev. black on blue, 1899
12. FIRST NATIONAL BANK, Glen Rock, Pa. 2¢ Rev affixed blue on gray 1900
13. THE COLUMBIA BANK AND TRUST CO, Oklahoma City, U.S.A. 190-
14. as above, different type
15. as above, different type
16. DEFIANCE NATIONAL BANK, Ohio, printed Rev. 1880
17. PLANTERS NATL BANK, Richmond, Va. 1902
18. FIRST NATIONAL BANK, Glen Rock, Pa. 2¢ Rev. black on yellow, 1900
19. as above, black on blue
20. FIRST NATIONAL BANK, Tulsa, Okla, 1918
21. WESTERN NATIONAL BANK, Oklahoma, U.S.A., 1915
22. as above, Oklahoma City, very small check, 1911
23. GOLD MINE STOCKS - 2 ornate certificates of 1890's from the famous mining area of CRIPPLE CREEK, COLORADO - THE BUENA VISTA GOLD MINING CO., and THE NEW YORK TUNNEL & MINING CO. Beautiful unsigned, mint condition with company seal to left....Included is a reproduction of an early mining map of Cripple Creek. The pair, plus map....3 pieces \$4.00
24. 10 MINING LETTERS - 1890's concerning gold mining operations in Colorado, plus mining map reproduction, plus gold mining stock certificate - 12 pieces - SPECIAL \$2.00

PAUL R. PEEL    1748 SAWYER WAY    COLORADO SPRINGS, COLORADO 80915

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## CHECK PROTECTION -- MECHANICAL & OTHERWISE

### PART V

by Jack Weaver, P.O. Box 30, Woodland, Ca. 95695

Earlier instalments have covered some of the machines used to protect checks from alterations. In Check List #5 we talked about protection which the maker of a check or draft could provide with his pen. Before we start a new phase of the subject--how the check printer provided protection--one more observation on the pen and ink methods.

Going through one of those comprehensive sales lists sent out by member Charles Lees of Tucson, Arizona, I spotted a check which sounded very much like #A-4 in the January photopage. I ordered one from Mr. Lees, and sure enough, the similarities were most striking. The same two vignettes were there: Liberty standing at the left, an overflowing basket of corn on the right. The same printer: National Bank Note Co. And the same method of protection: the amount in words written on the back of the check in red ink. This new example is a draft of a Virginia bank (Union Bank of Winchester) dated 1876, 5 years earlier than my original example. Now Mr. Lees writes that he has located still another check with the amount written on the reverse in red ink, this one dated 1875 and on a bank in Michigan. And with the same basket of corn although Miss Liberty is gone. So Mr. Lees and I think this is evidence of a National Bank Note Co. salesman with a heck-of-a-big territory, with a message and a bottle of red ink for all his customers.

And so our current subject: "Protection against check tampering furnished by the check form itself".

The earliest "protected" check that I have or have seen is an 1834 check on the Urbana (Ohio) Banking Company. This is check #1 on the accompanying photopage. It's a Stereograph check which, according to the form itself, was the work of B. Tanner, Philadelphia. I know nothing more about this pioneering stationer and his trademarked products though I have several later examples and illustrate another, just for the heck of it, as check #1-A. (The stereograph check would make a great research project for one of you other checkophiles..Ed.) This check #1-A might have provided some sort of endorsement for Mr. Tanner who could have advertised "as seen on checks of the Bank of the United States".

The feature of the Stereograph check that helped foil alterations is of course the shading (diagonal) in the area of the check provided for the amount (in words and in figures) and the signature.

Check #2 is my earliest "non-Stereograph" example of such treatment. This is a "cashier's check" by today's definitions but was really printed for use as a draft on a correspondent bank. Note in the lower left corner that "To the Cashier of the" has been stricken out. The name of the correspondent would have normally been written in this space. Note too that more of the features of the check are protected than in the Stereograph including the spaces for the serial number, the payee line and the drawee bank, all covered with very fine parallel, horizontal lines.

Check #3 has minimum protection from six light, parallel dotted lines printed in the spaces designed for the amount in words and the amount in figures. (It takes a reading glass or younger eyes than mine to make them out) Check #4 has "bed springs" printed over the bottom half of the check while #5 is entirely covered with light horizontal lines





ONONDAGA COUNTY BANK

April 26 1888

2

WILLIAM & FRANKLIN, Bankers

July 18 1888

WILLIAM & FRANKLIN, Bankers

6

WILLIAM & FRANKLIN, Bankers,

July 18 1888

Forty eight

J. H. H. Evans

3



7

AGENCY

The Nevada Bank San Francisco

July 18 1888

James B. Fair

4

New York

The Bank of New York

GOLD

Second National Bank New Haven

July 18 1888

July 18 1888

July 18 1888

Bank of Montreal

Bank of Montreal





except for the "intaglio" letters spelling the name of the maker. Check #4 is drawn, by the way, by the Pacific Mill and Milling Co. of Virginia (City) Nevada and signed by James G. Fair, well known to Western history buffs as one of the four Silver Kings of the Comstock.

Check #6, #7 and #8 call for the use of a simple punch to provide the protection. Check #6 has separate tables for "Hundreds", "Thousands" and "Tens of Thousands" while #7 (a National Bank Note job) used the numbers as a border. It's a coincidence that these checks are for \$8,000 and \$80 respectively and are punched for \$9,000 and \$90. Obviously, the maker, punched out the next higher number, even if the exact amount happened to be shown on the check.

Unrelated query: Why no documentary tax on check #6 which is dated 1864? Kentucky, while a "border state", was not a Confederate State.

The maker of check #8 was expected to write the amount in figures in the little boxes provided at the lower left and then punch out the unused spaces. Maybe our maker here couldn't read the instructions or didn't own a punch for he embossed the company name, Meyer and Greve, in this area. It seems to me that he made it even more difficult to alter the check than if he had followed directions.

The final check, #9, is a "Protectu Check", much more recent than the others but it belongs in this category. To protect the value, the maker used a metal template which he placed over the stub, blanking out and then tearing off all but the next higher number above the amount of the check. This had the same effect as the machines covered in earlier instalments which printed "NOT OVER \$200 DOLLARS \$200". Many of us are old enough to remember when the U.S. Postal Money Order we bought at the post office was similarly protected. This check form was printed by Schwabacher-Frey Stationery Co., San Francisco. I have seen it used by a couple of other California banks, but none outside the state. Anyone have a non-California example? Please send me a photocopy.

There's one more variety that belongs in this list but I don't have it in my collection. It's a check on which the account name (in this case "TRASK & STONE") was imprinted not only vertically in a left end panel but also right smack in the middle of the check in large but faint double-line letters. Anyone tampering with the amount-in-words on this check risked defacing this second name imprint.

There are probably quite a variety of checks--mainly 20th Century-- on which protection was indicated by some wording on the check but we leave the compilation of a list of them to others. These would include checks carrying a printed line which reads "Fremont (Nebr.) National Bank checks are insured to the amount of \$5,000 against forgery or alteration if originally written in ink" or "Insured only if watermarked ABC System" or "Insured against fraudulent alterationsxxxProtected by the William J. Burns Detective Agency, Inc."

When a postal markings collector finds a rare postmark cut off a cover and and virtually worthless, he calls it a "cry-baby". Well, I've got a "cry-baby" check book. It's a pocket size check book complete with hard hardboard covers and all the check registers (one every third check) all filled out--but nary a check and no indication even of the bank that used this style. But the flyleaf in this book is a "bond in the amount of \$1,000, advising the customer that the original of the bond "is on display at your bank" and "protects you against fraudulent alteration of the Super-Safety Insured Checks provided in this book". This flyleaf

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further states that the checks are "protected by the services of The William J. Burns International Detective Agency Inc." So I suppose the check mentioned above came from such a book.

Let me add one more type under "miscellaneous": Protection provided by a rubber stamp. Now that's stretching a point since the stamp was probably prepared and used not so much to provide protection as to save clerical time in preparing the checks, but it did, with the indelible ink used, make the check harder to alter. I'm referring to the dividend checks of the Old Colony Railroad Co. frequently come upon. They're drawn on the Merchants National Bank of Boston and the one in my collection has the date, April 2, 1894, printed on the check together with "Dividend #64 \$1.75 per share". The amount-in-figures, the payee and the signature are all in pen and ink but the amount in words "\_\_\_\_ (one 75/100 \_\_\_\_" appears to be a rubber stamp impression.

Well, that's about it. That's all the various types of check protection I know about. Of course, there are many more types of check protection machines than I covered in the first three instalments and I intend to get back to them in the next Check List. But if you have or know about any manner of "protecting" a check not covered in these first five instalments, please get in touch with me.

\* \* \* \* \*

#### C.C.R.T. RECEIVES MORE PUBLICITY - GAINS NEW MEMBERS

Recent issues of both Coin World and Collector's Weekly gave news coverage and publicity to our organization. C.C.R.T. thanks both these fine publications for the space devoted to us and we are richer for it -- we have more new members in our fold.

On Easter Sunday "Know Your Antiques" column published by Ralph and Terry Kovel which appears in approximately 77 newspapers from coast to coast recognized check collecting.

The following is a quote from their paragraph which started, "What's new in collecting?": ".....Canceled checks have aroused interest for some collectors. The machines used to protect checks are also collected. Check writers have been made since the 1870's. There are so many check collectors that a new club has been formed. If you are interested, write Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227."

Since the above appeared, your editor has been receiving from two to five letters daily from many of our states. Some want more information on check collecting and our organization, some offer checks at a price, some offer receipts, some want offers for their material, some want to know how much the old check they have is worth, etc., etc., etc.

C.C.R.T. thanks Ralph and Terry Kovel for mentioning our hobby and noting there is a club devoted to it.

\* \* \*

Your editor's request in the last issue for members to volunteer to do some publicity work for C.C.R.T. (getting news and information items published in appropriate publications) met with absolute ZERO RESULTS! Recent publicity you may have seen in Coin World and Collector's Weekly was the effort of your editor -- both publications were kind enough to give us space and we got results from both -- New Members and More Inquiries. It is this kind of continuous publicity work that is needed for C.C.R.T.'s growth, but until your editor receives assistance in this effort, no further publicity is planned....there are just not enough hours in the day.



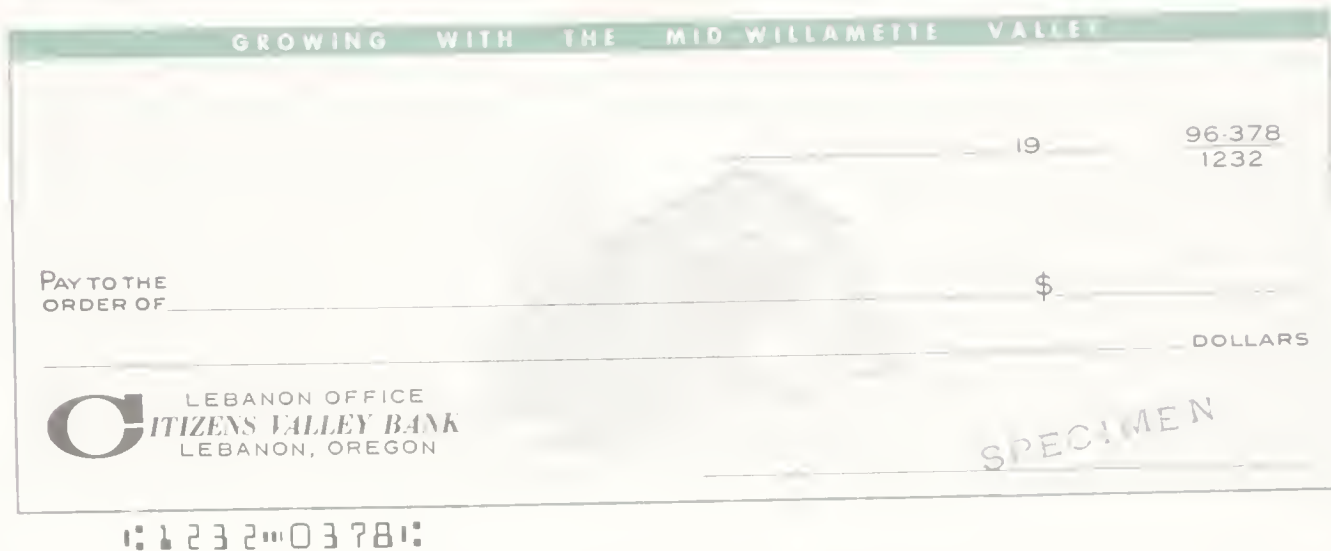
A BANK AND A BRIDGE

Bryan Hovey

P.O. Box 31

Lebanon, Oregon 97355

Have you ever wondered how a bank decides on a subject to be shown on a pictorial check? I did, so I investigated.....



Citizens Valley Bank, in the Willamette Valley of Oregon, has issued a check depicting a covered bridge - sample of which is included above for you.

Now, here is a banking institution located in the heart of one of the world's largest rye-grass producing areas, logging and timber products manufacturing, exotic metal manufacturing, food processing, plywood manufacturing and other industries and businesses are located here too. So why a covered bridge?

That was the question I put to Mary Arnold of the Lebanon Branch of the Citizens Valley Bank.

"Linn County has a great many covered bridges within its boundaries and is well known for them. The one used on our check is rather unique though, probably the only new covered bridge in the whole state. It is known as the SHIMANEK BRIDGE and was named for a pioneer Oregon family. When the original bridge succumbed to the ravages of time, public sentiment had its effect on the county commissioners; they replaced it with a new covered bridge, instead of just a plain steel and concrete one," she told me.

"But who decided to use it on a check?" I asked.

"I believe it was the decision of our Cashier, Mr. Leonard Roche," she replied.

I drove over to Albany and called on Mr. Roche, whose office is in the Albany Branch.

"Mr. Roche, I understand you are responsible for using the Shimaneck Bridge on the bank's pictorial check - right?" I asked.

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"Well...yes," he said, "but the Chamber of Commerce had a hand in it too."

"But why a bridge? Why not something else, a farmer, a logger, or...?"

"We felt that since we serve people in such widely diversified activities, it would be unfair to choose only one..or two..and neglect the others. So we consulted the Chamber of Commerce; together we decided that a historical place or object would be most likely to please most folks. An excellent photo of this bridge was made available to us for reproduction on our checks and that's how it came about. Besides, it was a very pretty picture."

This organization has established a remarkable growth record in the few years of its existence, as is shown in the following excerpts from a short history of the bank, written by its first President, Mr. Dan H. Brenneman.

"Citizens Valley Bank, organized and incorporated in late 1956, opened for business as Citizens Bank of Albany on March 27, 1957. It opened in the quarters formerly occupied by Bank of Albany, the only independent bank in the area, which was purchased by a state-wide banking chain and merged with its existing main office."

\* \* \*

"Citizens Bank of Albany (now Citizens Valley Bank) was organized to fill the void left in the area by this purchase. It opened with seven employees and two active officers, Dan H. Brenneman, President and Robert H. Hicken, President, as Cashier. The bank met with early success as shown by the first annual report to the shareholders, covering a period just two days over nine months, December 31, 1957. It had deposits of \$1,675,372.19 in checking accounts and \$529,142.29 in savings. The bank paid its first dividend of 50¢ per share on December 20, 1958 and by December 31, 1964 it was the leading bank in Albany....."

\* \* \*

Quoting from the bank's first annual report: "It was a rather chilly, grey day, Friday, March 27, 1957 that we opened our doors to the people of Albany, with a new bank in an old location. At the end of the first two days, when we had our first call from the Comptroller, we showed the following totals: Deposits.....\$155,808.59

Loans..... 103.00

Now, on December 1, 1970, we have deposits of \$48,837,410.12 and loans of \$26,403,271.63, with a staff of 127 serving our customers from eight "full service" branches in the mid-valley area."

\* \* \*

Every one to whom I talked at Citizens Valley Bank was most courteous and considerate. I want to especially thank Mary Arnold, who obtained more information for me than I actually could use; Louise Steward, who was instrumental in getting the sample checks for us; Mr. Leonard M. Cohen, Cashier for taking time out from his busy schedule to talk to me and Mr. Dan H. Brenneman whose bank history provided some very interesting material.

.. 30 ..

\* \* \* \* \*

Join the growing number of members who are contributing interesting and informative articles. Share your knowledge and research with your fellow T.C.I. members. Author an article for a future issue.

Let the present and past authors of articles know you appreciate their efforts with those who contribute in future issues of T.C.I.



ALL CHECKS IN PROTECT-A-CHECK PLASTIC HOLDERS FREE

100 72  
Apr. 72

1. Massachusetts National Bank Boston, Mass. printed revenue RNB 1 1871. (Pioneer and train on left.) \$2.50
2. First National Bank Kenosha, Wis. 1879 RNB 1 (Indian on Left) \$2.75
3. The Thames National Bank Jewett City, Conn. 1879 RNG 1 \$.75
4. First National Bank Kenosha, Wis. 1879 RNG 1 (Indian Squaw on left) \$2.75.
5. First National Bank Wilkes Barre, Pa. 1899 R 164 \$1.25
6. Farmers Mechanics National Bank. Philadelphia, Pa. 1868 R 15 (Eli K. Price left side.) \$1.25
7. Pittsfield National Bank Lenox, Mass. 1872 RNB 1 \$1.50 (H. W. Taft left side.)
8. The Third National Bank Pittsfield, Mass. 1898 R164 \$.75.
9. First National Bank of Charlestown Charlestown, W. Va. 1871 (Pilgrim with plow on left) \$1.75.
10. Atlas National Bank Boston, Mass. 1882 R 152 (India warf across left end) \$1.75.
11. The Clinton National Bank. Pittstown, N.J. 1875 (orange stamp) (L. M. Deats across left end) \$1.25.
12. The First National Bank Harrisonburg, Va. 1878 R 152 \$1.25.
13. Muncie National Bank Muncie, Ind. 1870 R 15 \$.75
14. Champaign National Bank Champaign, Ill. 1899 R 164 \$1.00.
15. Exchange National Bank Osborne, Kans. 1899 RNG 1 (Bank Building with horse and wagon outside) \$1.25.
16. Exchange National Bank Osborne, Kans. 1898 R 164 (Red Doc. Stamp) (Bank Building with horse and wagon in front.) \$1.25.
17. House and Turner Bankers affixed 2¢ rev. stamp 1867 \$.50
18. House and Turner Bankers check made out of notebook paper 2¢ reverse stamp 1866. \$.50
19. Millville Nat'l Bank, Millville, N.J. 1879 R 152 \$1.50
20. Vineland National Bank Vineland, N.J. Printed rev. 1900 \$1.00
21. First National Bank Elizabeth, N.J. 2¢ Red Doc Stamp 1898 \$.75
22. Eastern Oregon Banking Co. Shaniko, Oregon (W.H. Moody) 1910 No Stamp \$ .50
23. Vineland National Bank Vineland, N.J. 2¢ Red Doc Stamp 1898 \$1.25.
24. Planters National Bank Richmond, Va. 1899 2¢ Red Doc Stamp \$1.00
25. Planters National Bank Richmond, Va. 1902 No Stamp \$.50
26. Gallatin National Bank New York RNG 1 1881 \$1.25.
27. First National Bank Rochester, Ind. 1879 RNG 1 (Woman with scroll on left) \$2.50.
28. Bank of Ipswich, S.D. 1899 R 164 (B of I upper left) \$1.75.

## BANK OF LANYON

Submitted by Larry Adams, Boone, Iowa.

(Note: The following story appeared in the August 28, 1969 newsletter of the Iowa Bankers Association. It is reprinted here with thanks to Arthur E. Lindquist, Jr., Secretary of the Association, who wrote the article) Four private banks still remain in business in Iowa.

### THE BANK OF LANYON AND DAVID E. CARLSON -

Word was received this week of plans by David E. Carlson, sole proprietor and President and Cashier of the Bank of Lanyon, to liquidate the business of this enterprise which has served its community as a private bank since 1908.

The enterprise was first undertaken by the writer's grandfather, Nels A. Lindquist of Gowrie. Lanyon is a small predominantly Swedish community and the business was started and has always been conducted on the basis of warm and close personal and, to a great extent, ethnic relationship.

During the bank's early years, the writer's father, Arthur E. Lindquist, Sr., and his uncle, Frank W. Lindquist, now Honorary Chairman of the First State Bank of Gowrie, and in his 69th year of active banking, took part in the bank's operation and management.

In 1911 by a very simple and informal contract of sale and bill of sale, Nels Lindquist transferred ownership of the enterprise to David Carlson and his brothers, Charles and Gustaf.

Since 1955, David has operated the bank and is completing his 58th year of service.

|                        |    |     |               |
|------------------------|----|-----|---------------|
| LANYON, IOWA           | 19 | NO. | 72 407<br>713 |
| <b>BANK OF LANYON</b>  |    |     |               |
| PAY TO THE<br>ORDER OF |    |     | \$            |
|                        |    |     | DOLLARS       |
| FOR                    |    |     |               |
| 107130 14071           |    |     |               |

David Carlson and the Bank of Lanyon (one and the same) exemplify private and individual enterprise in its purest form. In this day of controversy as to one bank holding companies, branch banking, absentee ownership and management, and the quest for a definition of "the business of banking", it is proper to reflect on the scope of the business and activity of such a private banker



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First, every deposit and every loan was his personal liability and asset. His counsel and advice on financial, business, legal and, in fact, almost on every other subject, was sought. He was required to be executor and administrator of estates, guardian (both personal and financial) for unfortunates who were incompetent or infirm.

He clerked and settled farm sales. He had to be a translator and interpreter of languages. He dealt in foreign exchange and acted as a travel agent as his customers arranged for their families and friends to emigrate from the old country. He had to be a fund raiser and promoter in civic and religious enterprises and, more often than not, was treasurer at one and the same time for church, school, cemetery associations, and for all types and manner of public and civic associations. He was required to sell insurance and act as real estate agent and appraiser.

Off the top of his head and by legal description, he could recite an abstract of title and chronological list of occupants of almost every parcel of land in the community back to the original grant from the United States government.

He was obliged to maintain records of tax assessments and levies for his customers and collected and remitted taxes to the county treasurer. He was obliged to maintain for sale a supply of stamps and to provide legal forms and stationery to his customers. He was a typist and notary.

With all these good works, he occasionally had to turn down a loan application or give unpalatable advice which he did without regard to his personal popularity or his "image".

It never occurred to him to limit his duties and responsibilities by seeking a restrictive definition of "what is the business of banking". His was indeed a very demanding but also a very rewarding career and it served as an example for two of his sons, Arner, who is with the First National Bank of Minneapolis, and Leonard, presently Cashier and executive officer of the Harcourt, Iowa, Savings Bank. Two of his grandsons are also active in the banking business. May the "business of banking" continue to grow up many David Carlsons.

#### A REFLECTION -

There are presently many forces urging a very narrow and literal interpretation of the definition of the "business of banking" - "activities of a financial, fiduciary, or insurance nature so closely related to the business of banking as to be a proper incident thereof" and, at the same time, seeking to extend the activities of non bank competitors.

\* \* \* \* \*

In Babylonia, bankers formed an important and influential class. One great banking house, established before the age of Sennacherib (700 BC) carried on operations for several centuries. Hundreds of legal documents belonging to this firm were discovered in huge earthenware jars which served as safes.

Babylonian Temples also received money on deposit and loaned it out again as do modern banks.

Knowledge of the principles of banking passed from Babylonia to Greece, thence to ancient Italy and to Rome.

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## REFLECTIONS ON COLLECTING INTERESTS

We are a young and flexible organization with many collecting interests and perhaps there are some we have not even touched upon as yet. This publication, I'm sure, can be improved in many ways and hopefully it will. Perhaps the following thoughts may stimulate additional research interests.

There were many printers of checks, obsolete paper money and various bank paper and they used different methods to print these items. Has anyone thought to delve into this phase of our collecting interests? It would make interesting reading and offer information not too many people are familiar with.

We know that just about every check or related item contains at least one signature. Some of us have them by the thousands, who knows how many of these checks in our collection contain interesting and perhaps valuable autographs. (Several interesting ones illustrated in this issue) Everyone of us are autograph collectors whether we realize it or not. Perhaps an interesting article pertaining to known autographs in your collection would stimulate further study of the checks owned by others. It certainly would help if someone could offer some additional reference books pertaining to this subject.

Check collecting and its related material overlap with many of the other collecting fields. Those of us who collect old checks are bound to have checks containing imprinted or applied revenue stamps. The collector of old checks is certain to have some that contain the same printers imprints that appears on some old obsolete currency - ABNCo. If you are lucky or search enough it is possible to have an old bank note and check issued by the same bank, perhaps with the same vignette - how lucky can you get? Pairing old checks and notes is increasing in popularity.

If your interests are along historical lines there are checks that relate to many events of history. Checks related to the Civil War, Panics, Expositions, Gold Rush, First Chartered Banks and Government actions are examples of interesting collecting area.

Have you ever gone through your collection to see how many ways have been devised through the years to protect checks from being altered? The number of ways may surprise you. Along with this is the closely related item, check writers or check protectors - Mr. J. E. Weaver has done much to inform us about them. Perhaps you have a check protector or a method of protecting checks in your collection that has not been listed. If there is an interest in checks, there must also be some degree of interest as to how they were protected.

Most checks were cancelled in some way, except perhaps some of <sup>the</sup> very early ones. These cancellations usually fall into several categories: cut-cancel, pen and ink, ink stamped and perforated. Within each of these groups are hundreds of variations and combinations. Have you ever noticed the many different shapes of the cut-cancels? Some of these are quite rare.

The above paragraphs by no means cover the many interesting facets of check collecting. They are only offered as food for thought in the hope we can learn more about them. Research is our aim! INFORM US ABOUT YOUR AREAS OF INTEREST.



The listings in this popular feature continue to grow. Continue to send in the data on your earliest checks. All checks listed below have not been previously reported.

Several members have suggested further use of this list after it has grown to its fullest. Larry Adams suggests that a list be compiled of the earliest check or two reported from each state. Mr. Howard S. Baron suggests a record be made of how often checks from a given bank are reported, from this information the beginnings of a scarcity or rarity scale would be started.

The above suggestions will be carried out and from them we will eventually have a few more "tools" with which to work. Thank you gentlemen for two very good ideas.

\* Checks indicated are illustrated-BY STATE  
ed on following pages.

| <u>State</u>             | <u>Bank Name</u>                                  | <u>Date</u>    | <u>Owner</u>   |
|--------------------------|---|----------------|----------------|
| Pa., Phila.              | Bank of Penna.                                    | June 13, 1794  | H.G. Wigginton |
| N.J., Trenton            | Trenton Banking Co.                               | Oct. 15, 1810  | "              |
| La., New Orleans         | City Bank of New Orleans                          | July 25, 1846  | "              |
| Colo., Fairplay          | Hathway's Bank                                    | Mar. 7, 1882   | "              |
| Colo., Robinson          | Ordean, Myers & Co.                               | Oct. 29, 1881  | "              |
| Colo., Kokomo            | Geo. R. Fisher & Co.                              | Mar. 16, 1882  | "              |
| Mont., Helena            | L.H. Hershfield Banking House                     | May 22, 1866   | "              |
| * Pa., Phila.            | Bank of United States                             | May 10, 1799   | Ray H. Rathjen |
| N.Y. ?                   | Bank of Kinderhook                                | Apr. 10, 1839  | Dennis Gibson  |
| N.Y. ?                   | Dutches County Bank                               | May 15, 1837   | "              |
| Ind., Brazil             | The Brazil Bank                                   | July 3, 1873   | Bryan Hovey    |
| Vt., Brattleboro         | Vermont Nat'l. Bank                               | Aug. 30, 1893  | "              |
| Okla., Tonkawa           | 1st Nat'l of Tonkawa                              | Feb. 26, 1907  | "              |
| Ind. Terr., Jenks        | Bank of Jenks                                     | July 12, 1907  | "              |
| Okla. Terr., El Reno     | Citizens State Bank                               | Aug. 14, 1901  | "              |
| Mich., Negaunee          | Iron Cliffs Co. (sight drft)                      | Sept. 4, 1869  | "              |
| Ark., Texarkana          | State Nat'l. Bank                                 | Feb. 10, 1941  | "              |
| Iowa, Lucas              | Farmers & Miners Bank                             | May 18, 1901   | "              |
| Minn., Boyd              | Boyd, Nat'l. Bank                                 | Nov. 17, 1913  | "              |
| Miss., Greenwood         | First Nat'l. Bank                                 | Aug. 31, 1911  | "              |
| * Maine, Hollis          | Drft on Town Treasurer                            | Dec. 17, 1841  | Larry Adams    |
| * Minn., St Paul         | Parker Paine, Banker                              | Aug. 12, 1864  | "              |
| * Dakota, Terr., Yankton | Banking & Exchange                                |                |                |
|                          | Office of Mark M. Parmer                          | Nov 15, 1869   | "              |
| * Oregon, Portland       | Oregon & Calif. RR Co.                            | Aug. 30, 1870  | "              |
| * Ind., South Bend       | First National Bank                               | June 21, 1864  | Joseph Seiter  |
| Ind., Cayuga             | The Anderson Surgical Chair Mfg. Co. (Prom. Note) | Dec. 8, 1892   | "              |
| Ind., Atlanta            | Bank of Atlanta                                   | Dec. 24, 1900  | "              |
| Ind., Brazil             | 1st Nat'l. Bk of Brazil                           | Feb. 7, 1899   | "              |
| Ind., Green Castle       | The Central Natl Bank                             | Oct. 25, 1898  | "              |
| Ind., Ladoga             | Farmers & Merchants Bk                            |                | "              |
|                          | (Unused)  | 189-           | "              |
| Ind., La Porte           | A.F. Andrew Jr. & Son                             | Feb. 2, 1883   | "              |
| Ind., Leavenworth        | Exchange & Banking House of John S. Whitten       | May 1, 1872    | "              |
| Ind., Noblesville,       | Citizens' Bk of Noblesville                       | Mar. 4, 1887   | "              |
| Ind., Peru               | First Nat'l. Bank                                 | Sept. 30, 1881 | "              |
| Ind., Tell City          | Tell City Bank                                    | June 25, 1882  | "              |
| Ind., Versailles         | The Versailles Bank                               | Apr. 24, 1899  | "              |

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1869

Cashier of the Bank of the United States

Pay to *W. Simpson*, for investment or Bearer,

of *28th* of the loan

*One thousand, fifty Dollars and*

*Nathaniel Montmiller*

1050 Dollars

100

No. 160

*W. Simpson* December 17<sup>th</sup> 1841

To *Nathaniel Montmiller*

Town Treasurer, or

his successor.

Pay to

*W. Simpson*

*Five*

Dollars  $\frac{2}{100}$ , it being for

*Medicine*

for the year 1843.

*W. Simpson*

*paid*

*Dec 22 1843*

Selectmen of

*W. Simpson*

14 Dolls.

42

Cts.

\$ 50.00

*St Paul, August 11. 1864*

Parker Paine, Banker,

Pay to *Berjamin Thompson* or Bearer,

*Fifty* Dollars,

In *Currency*.

*C. H. Lowell*

\$ 150.00

BANKING & EXCHANGE OFFICE  
MARKET PRIMER

1869

*Currency*

*Hankton, N. H. Nov. 18 1869*

*Pay to the order of M. K. Armstrong*

*One hundred & fifty*

DOLLARS

*in Current Funds*

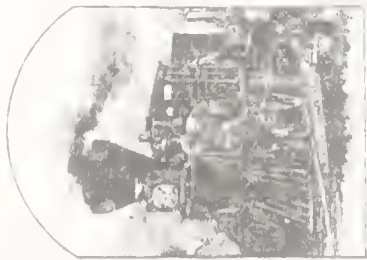
To

*Genl G. H. Dodge*

*Cornell Bluff*



No. 248



DEPT.  
OF THE

OREGON & CALIFORNIA RAIL ROAD COMPANY

Pay to the order of - Geo. H. Hedges, Portland, Aug 24 1910  
Fifty Five Hundred Dollars  
Value received and charge to account of the Company

The NORTH PACIFIC TRANSPORTATION COMPANY.

San Francisco



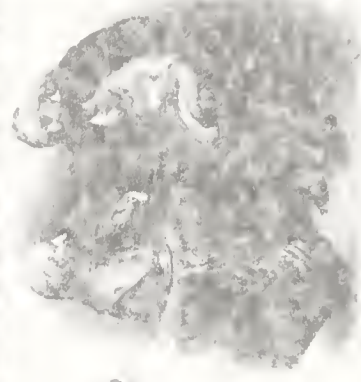
Wm. H. Hedges  
President

\$1500.00

Little, Wright & Co. S. F.

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PAID BY  
450.00  
NATIONAL BANK  
South Bend, June 24 18  
Hedges Portland  
Five Hundred & Forty 25/100 DOLLARS  
Culver, Penn & Co.  
19 Nassau St., New York.



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----- CHECK REFERENCE MATERIAL -----

Previous printed articles that have appeared in various publications on some phase (or related phase) of check collecting are listed below. All items, illustrations or articles refer, mention or illustrate material of interest.

| <u>Publication</u>                                  | <u>Issue date</u> | <u>Title</u>   | <u>Page#</u>   |
|---|-------------------|--|----------------|
| Paper Money - Publication of Paper Money Collectors | Vol 10 No. 1 1971 | A National Bank Celebrates 107 Years of Service. Short history of 1st Nat'l. Bank of Ft. Atkinson, Wisc.   | 15             |
| Paper Money - Publication of Paper Money Collectors | Vol 10 No. 1 1971 | History from Montana, Iowa Written by our own CCRT member Larry Adams. Historical article & Pg. with illustrated documents (Cert. of Deposit, etc.) regarding name change of Montana, Iowa.            | Front Cover 18 |
| Paper Money - Publication of Paper Money Collectors | Vol 10 No. 1 1971 | Roy Pennell Exhibits At Smithsonian. Exhibit - "South Carolina Paper Money 1770-1933: Colonial Bills to Depression Script". Gives early S.C. banking history.  | 23             |
| Numismatic Scrapbook                                | Feb. 71           | Numismatics of 'Old Alabama' by Russell Rulau. ALL facets of Alabama numismatics including excellent Alabama Bibliography (Cont'd in Mar. 71 issue)  | 134            |
| Numismatic Scrapbook                                | Feb. 71           | Current check picturing 49'er panning for gold.  | 224            |
| Numismatic Scrapbook                                | Mar 71            | Numismatics of 'Old Alabama' Cont'd from Feb. issue. Cont'd in Apr 71 issue.   | 246            |
| Numismatic Scrapbook                                | Mar 71            | Pikes Peak Adorns Colorado Checks. (An original specimen of this check included in Issue #5 of The Check List)   | 331            |
| Numismatic Scrapbook                                | Apr 71            | Numismatics of 'Old Alabama' Cont'd. from Mar. 71 issue Includes State Banking System 1823-1845. Pictured: 1834 exchange draft., Mobile Branch of Bank of State of Ala. To be Cont'd. in May 71 issue. | 382            |

ALS DO BRING RESULTS

Mr. W. H. Smith reports he picked up 37 fine Civil War Patriotic covers and some checks from a recent ad. Mr. Jerry Bates reports good sales from his ad on ration checks. Get in on the action!



## CONGREVE PRINTING BOOKLET AVAILABLE FROM GOVERNMENT PRINTING OFFICE

C.C.R.T. members interested in printing methods used in producing old paper money and documents to foil forgers will be interested in the following booklet:

Harris, Elizabeth M., SIR WILLIAM CONGREVE AND HIS COMFOUND-PLATE PRINTING (1967). The cost is 40¢ from the Superintendent of Documents, Government Printing Office, Washington, D. C. 20402.

It is illustrated with color plates and the story of Sir William Congreve's printing method. The information is presented in interesting fashion and was prepared under the sponsorship of the Smithsonian Institution. It is recommended as an addition to your library.

Larry Adams of Boone, Iowa brought the above to our attention.

\* \* \* \* \*

## HISTORY OF THE COMMITTEE ON FINANCE - U. S. SENATE

The above titled book is published as Senate Document No. 91-57 of the 91st Congress, Second Session.

The first paragraph of the Foreword states: "One of the highest honors that can come to a member of the U.S. Senate is to serve on the Committee on Finance. The Committee on Finance has since its creation been associated with some of the most significant and most controversial issues in U. S. History."

The book gives historical background on the formation of this important committee and gives some of the reasons for its past actions. Chapter two is entitled "The Senate Finance Committee From Origin To The Civil War." Important documents are illustrated as well as a State Transfer Draft, Fractional Currency, Gold Certificates, National Bank Notes, Silver Certificate, Legal Tender note etc. and why they were issued. Briefly, it touches on historical events that caused the Committee through the years to take the actions it did, from its inception to date. Postage and Revenue Stamps are also included and illustrated. All Committees from beginning to date are listed.

The book contains 123 pages, printed on good stock and a worthwhile addition to your library whether you are a Checkophile, Paper Money Collector, Stamp Collector or just interested in U.S. financial history.

Order from Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. 75 Cents. Ed....

\* \* \* \* \*

WANTED WANTED WANTED WANTED WANTED WANTED

Wanted Missouri Banking Material Including NATIONAL CURRENCY, CHECKS, OBSOLETE NOTES and others from ST. LOUIS, MAPLEWOOD, CLAYTON, MANCHESTER, CARONDELLET and ST. CHARLES.

RONALD HORSTMEN

ROUTE 2

GERALD, MISSOURI 63037

\* \* \* \* \*

Ms. B2 Apr. 71

Book Review:

J. E. Weaver, P.O. Box 30 Woodland, Ca. 95695

### "MONEY"

"A Treatise on Counterfeit, Altered and Spurious Bank Notes with Unerring Rules for the Detection of Frauds in the Same."  
By E. J. Wilbur & E. P. Eastman. Published "for the authors"  
by Eastman National Business College, Poughkeepsie, N.Y. 1865.

Any collector of any printed material would enjoy and benefit from the reading of this 106 year old book. It is 100% relevant to the collection of obsolete currency and only a little less relevant to check collecting. The authors come very close to meeting the challenge in their subtitle.

After giving a brief history and description of our earliest currencies, the authors launch into discussions of the several components of a printed bill: vignettes, lettering, male and female figures, geometrical lathe work, etc. With text and illustration, the reader is helped to tell the genuine from the counterfeit. Differences in papers, inks, printing processes of the genuine and the counterfeit are fully covered.

Several sections make especially interesting reading in 1971. One section is headed "Photographed Bills", a subject which the authors substantially dismiss with: "The number of counterfeits produced in this manner is as yet not sufficiently great to demand special attention!" A true and not too surprising statement at the time, given the state of the photographic arts in 1865!

There's another short chapter entitled "Cost of Bank Notes". Here the authors tell us that "the cost of engraving some of the showy notes of our banks, with beautiful vignettes, faces of bank presidents, Franklins, Washingtons, railroad cars, steamboats, ships, etc., is in many cases from \$500 to \$1000 and some of the Government issues are still more expensive. For instance, the plate representing the landing of Columbus seen on the back of the fives of the National bank-notes now in circulation (First Charter Period, Fr. Nos 394/408) cost not less than \$5,000 and that only covers the cost of engraving the plate for the back of the note ..."

Added in the back of the book as an appendix is a reprint from an undated "Harper's New Monthly Magazine". It is a description of a tour thru the headquarters of the American Bank Note Co., telling what processes are performed in each of the many rooms: the Pictorial Engraving Room, the Lathe Room, the Hardening Room, the Transfer Room, the Letter Engraving Room, etc. The machinery at each station is also described and illustrated with engravings. In the Printing Room, for instance, there were about 100 presses giving employment to 200 persons! It's hard to believe that these primitive machines, seen in the engraving, could turn out one impression at a time from a hand-turned cylinder, those colorful U.S. demand and legal tender notes which survive today.

I have no idea whether this book is common or rare or in between. I can only encourage you to test the resourcefulness of your favorite librarian by this long letter to locate a copy for your enjoyment and information.



BOOK REVIEW

R. Emerson Green      Route 2 Woodland Ave.      Grand Bay Ala. 36541

NATIONAL BANKS OF THE NOTE ISSUING PERIOD  
1863-1935 by LOUIS VAN BELKUM. Hewitt Brothers  
Publications, 1968. 5-1/2" x 8-1/2" Hardbound 400 PP.

This reference book is a must for "Ragpickers", and opens with illustrations, charts and much of the information necessary to research your currency of that period.

It also should prove to be a handy tool for the Checkophile. How many times have we looked over our old checks and wondered what happened to certain banks? The book lists National Banks by states and charter numbers. Many names have disappeared due to consolidation, a second or more consolidations, failure, until they lose their original identity. You can determine at a glance if the bank went into receivership, failed or consolidated or simply ceased business in a solvent condition. Or perhaps it changed its name, as in the case of the German Savings Institute of St. Louis, as so ably documented by Mr. Horstman in T.C.L. No. 5. This reviewer well remembers the banks mentioned, as we lived in St. Louis when a child. (And we remember that they changed "Sauerkraut" to "Liberty Cabbag")

If you have many old checks or perhaps some from the 1930 decade when so many banks closed their doors, this book would be a handy addition to your library. If you do not have access to this book your scribe will be happy to research any elusive name for you. SASE welcome.

\* . \* . \* . \* . \* . \* . \* . \* . \*

P O S T A L   H I S T O R I A N   A N D   C O L L E C T O R

O F   19TH   C E N T U R Y   W E S T E R N

U . S . C O V E R S   W I L L   B U Y   N I C E

M A T E R I A L   O R   W I L L   T R A D E   F O R

D U P L I C A T E   H E R S H F I F L D   C H E C K S

HARRY L. FINE

2114 E. BLISS AVE.      MESA, ARIZONA 85204

\* . \* . \* . \* . \* . \* . \* . \* . \*

THE CANADIAN NUMISMATIC JOURNAL, January 1971 issue contains a most interesting article, "Glimpses of the Uncatalogued" by Professor Harold Don Allen. It is highly recommended reading.

A goodly portion pertains to travellers checks, checks, and credit cards and the reasons why the author collects, studies and writes about them.

Here are a few selected sentences and paragraphs and real food for thought: "I am, I suspect, the world's only collector - and student - of travelers cheques.

"The travellers cheque, perhaps significantly, was born in the heyday of gold. Its intended purpose was to eliminate risk of loss. It was not conceived as an international currency. Yet today, in its leading series, it is completely safe and universally accepted money form."

Another part paragraph reads: "Wholly neglected by both collector and historian are the travellers cheque issues of Canadian institutions...."

Further in the article appears the following, ".....What, then, is money when transactions of some magnitude are involved? As often as not, in Canada and in most other advanced nations, such a remittance is a personal, corporate, government or bank cheque. Cheques on Canada's banks and "near banks", particularly cheques that have seen actual service, represent a neglected and particularly rewarding area for numismatic study. Only in the past year have cheque collectors formed their own society, but I feel that this is an interest destined to grow." (footnote 11 here refers to information about CCRT)

The last paragraphs conclude with "You pay cash. You pay with cheques. No, in this world of credit living, matters are hardly that simple. The phenomenal growth of local, national, even international credit cards since World War II, and in particular in the last five to ten years, represents a clearly irreversible trend.....Yes I collect credit cards. They represent a favourite part of my numismatic holdings. You see, dozens are expired cards, given me by numismatic friends."

Ed.. note: This is a six page article well worth reading.

\* \* \* \* \*

OLD CHECKS WANTED

DEALER WOULD LIKE TO BUY SMALL OR LARGE LOTS FOR RESALE. COLLECTIONS OF ONE OF A KIND WANTED. WESTERN ESPECIALLY WANTED BUT WILL TAKE EASTERN, NORTHERN, SOUTHERN, ANY KIND - ANY AMOUNT. STATE YOUR PRICE OR SEND FOR MY OFFER.

\* \* \*

I HAVE OVER 4,000 CONFEDERATE AND BROKEN BANK NOTES IN STOCK AT THIS TIME. MY CHECKS IN STOCK NUMBER OVER 15,000. I WILL BRING A GREAT PART OF MY CHECK STOCK TO THE A.N.A. SHOW AND INVITE C.C.R.T. MEMBERS TO STOP BY MY BOOTH TABLE AND LOOK THEM OVER.

A.N.A. # 7906 (50 years)

C.C.R.T. # 52

JOHN E. TIDWELL

P.O. BOX 1000

NASHVILLE, TENN. 37207



tiene a disposición de sus clientes  
unos nuevos talonarios, en los  
que podrá encontrar una colección  
de atractivos paisajes.

¿le han  
gustado  
nuestros  
cheques?

upon returning from the above  
 fellow member Mr. Raymond E.  
 Davies of 41 N. Canal St.,  
 New York, sent me the above  
 brochure illustrated with  
 some comments to go with it.

"It may be of interest to some of our fellow collectors having contemporary pictures that they can extend their hobby internationally."

The inside of the book are illustrated with additional scenic checks: five picture ocean and beach and one harbor scene.

It would be interesting to hear from others travelling abroad - Share your findings and experience with other CCRT members. See the story from Canada in a previous issue.

Fr. 96  
Apr. 71

THIS & THAT  
CREDIT CARDS

Quote from the rear cover of December 1970 issue of THE EXCHANGE MAGAZINE, published by the New York Stock Exchange:

"MORE CREDIT CARDS - A survey by Louis Harris & Associates indicates that 54 percent of all families in the United States have some kind of credit card. The greatest concentration of credit cards is in families with incomes of more than \$15,000 a year -- 80 percent have cards of some kind. The polling organization points out that one-third of all families will be in this income category by 1980. For bank cards alone, the growth over the next 10 years is likely to be about 50 percent by the most conservative estimate, Harris indicates."

\* \* \* \*

BANK ROBBED DAY IT OPENED

Mr. R. Emerson Green, Grand Bay, Alabama notes in a letter accompanied by newspaper clippings that the local branch of the First National Bank of Grand Bay was robbed the day it opened. His letter in part reports: "Bank openings and robberies are not too rare these days but thought the enclosed had a bit of interest. The branch was opened February 17th and held up on the 17th. It is an ordinary house trailer, fitted as an office. It is staffed by a manager and two girls. When it opened, someone jokingly remarked that all one would need to get in would be a can opener. It is situated about 1½ miles from our home, the only banking facility in small unincorporated Grand Bay. Bank robbery seems to be a major occupation on the Gulf Coast, as there are so many small towns. Fortunately, no one has gotten away with it yet."

The clipping indicates three were arrested in this holdup.

\* \* \* \*

AND NOW -- PICTORIAL PASSBOOKS

Great Western Savings of California in a recent brochure illustrated pages in color of their new passbook. Each page of the book contains a printed illustration of one of the original paintings by the nationally famous California landscape artist, Mr. Merv Corning. Each page contains a different scene of the Great West: Meadow, shore, seascape, Sierra Mountains rising above the Mojave Desert, etc. Entries are recorded over the scene depicted. (Reported by Mr. Herbert Friedman, Washington, D.C.)

\* \* \* \*

"MONEY TALKS"

The book "MONEY TALKS" was covered in issue #5 of T.C.L. This book has a fine selection of the best articles from the California State Numismatic Association's "Calcoin News". These articles are presented in the 372 page deluxe hard-bound edition. Enclosed with this issue is an order form with complete contents of the book listed.

\* \* \* \*

There are still a few copies of the beautiful MARINE NATIONAL EXCHANGE BANK CHECK available which were donated by member M. O. Warns. These are now obsolete and when this supply is gone, there will be no more. A CASE to your editor will bring you a copy - until the supply is exhausted.



by Charles F. Robinson

# 'Ghost Banking': Something New for the Weekend Explorer

With only a few hours to spare, he is in a great way and right to enjoy a day of "ghost banking" as Chuck Robinson and friend and "ghost" With photos by the author, Robinson records the visiting of to such locations. Undoubtedly, though, others stand abandoned, just waiting to be found by an inquisitive explorer.

It was an early morning in the town of Meltonville, Iowa, and I was on my way to take a ride on the Great Western Railway. I had heard that the town was "ghost town" and I was interested in the history of the town. I had heard that the town was "ghost town" and I was interested in the history of the town. I had heard that the town was "ghost town" and I was interested in the history of the town.

The abandoned bank building at Skidburg, Mo., stands lonely and waiting for customers.



today in the middle of a cornfield. Meltonville, on the main line of the Great Western Railway, was at one time a thriving town, but with the disappearance of the trains and the closing of the post office in 1953, the place began to die. There are no more stores, no more homes, no more life. The only thing left is the abandoned bank building, which stands alone in the middle of a cornfield.

Great Western Railway line. Here was a town that had had several stores, a bank built in 1910, a creamery and other businesses. But with the coming of the depression, the bank folded and the other stores burned or were demolished by man and the ravages of time.

Today only the bank and the creamery of the creamery still stand. In fact, the bank, the deposit of waiting for customers stand as though waiting for customers.

The only building still standing in the town of Meltonville, Iowa, is the abandoned post office examined below by Mort Pugh. The town's concrete bank vault (right) stands deserted in a cornfield.



Left: The abandoned post office in Meltonville, Iowa, examined by Mort Pugh. Right: The town's concrete bank vault stands deserted in a cornfield.

Our final thought as we left the town was that a person will find many things in a town when the floor is finally demolished. ★

Apr 71

## TAX STAMPS ON CHECKS--A COUPLE OF RANDOM OBSERVATIONS

by Jack Weaver, Box 30, Woodland, Ca. 95695

This afternoon at an antique show, I found some routine but nice items for my check collection. Among them are a couple of payroll drafts, very nicely printed in much the same form as a check. They are drawn on the Treasurer of Yuba Gravel Mining Company, San Francisco, by the mine superintendent and the printed date line reads "North Bloomfield, Cal., 187". The form has one of those orange oblong imprinted revenue stamps.

When I got home, I went over all the items a bit more carefully than I could at the show and the first thing I noticed about those payroll drafts was that the stamp was RN-E7 rather than the more common RN-E4. But then I noticed something else. The form had been altered with a pen and red ink. "Yuba Gravel" had been ruled out and "Gold Crown" written above. And the "187" on the date line had been written over to make it "1890". The draft had then been filled out and dated in the usual manner.

According to Scott's catalog, the Civil War documentary tax was in effect from October 1, 1862 until July 1, 1882. We've all seen examples of checks with the imprinted revenue stamp rubberstamped "Stamp Redeemed". But obviously it was a certain amount of trouble to claim and collect reimbursement after the tax was no longer required and if you had just a few imprinted documents on hand, I guess you wouldn't bother trying to get a few cents refund. But if you had only a few imprinted items left over, presumably you'd use them rather soon after July 1, 1882. This would be true with checks and likewise with payroll drafts. Yet here is a tax paid item used 8 years after the tax was suspended!

I then looked through my other checks and documents to see how many imprinted and unredeemed forms showed usage after expiration of the tax. I found only two: a check with an RN-G1 dated 12-22-82 and my only example of the imperforate adhesive R152e on a draft dated June 15, 1883. So this brings up still another point. I can understand using imprinted forms after the tax is no longer required just to use up a supply on hand, but why in the world would anyone apply an adhesive revenue almost a year after the end of the tax? Especially when this example is an official bank draft of the Oxford (Ohio) Bank drawn on the 4th National Bank of Cincinnati. Presumably, a bank officer was involved in the preparation of this draft and wouldn't he have spotted the "waste"?

Thinking further about this--about paying the tax unnecessarily-- I located a check I acquired some time ago that has two 2¢ revenue stamps on it. It's an otherwise routine check blank that the Boylston National Bank of Boston had provided to its customer, David Perkins. Mr. Perkins had dated this check June 21, 1873 and had made it out for \$100 payable to Mr. T. A. Gifford. Mr. Gifford's endorsement appears on the back but there are no other bankstamps or dates.

This check form has a panel at the left end with the top half containing the one printed word "Stamp", the spot to stick your adhesive tax stamp. The bottom half of the panel contains the warning "The bearer of this check must be known to the teller".

When David Perkins drew the check, he followed the accepted practice of affixing an R135 2¢ revenue adhesive in the proper spot and cancelling it with the date and his initials, thus: "June/21 1873/D./P." in three



lines of manuscript. The date agrees, as it should, with the date of the instrument.

So far, all is in order. But immediately below this stamp and over the warning to the bearer is another identical stamp. It is also cancelled with three lines of manuscript but this time it's "Dec 24/1872/D.P.". The handwriting on the lower stamp is identical with that on the upper one and the rest of the check. The only questionable character in either cancellation is on the lower stamp--the "2" of 1872 could be an incomplete 3. But I'm inclined to go along with Dec. 24, 1872.

So we have a useless second stamp dated either six months before or six months after the date of the check itself. Why? I know of no provision for a double tax. The rate for checks was always 2¢ and this can be nothing but a check. The government did print 4¢ revenue stamps (Inland Exchange, Playing Cards, and Proprietary in the First Issue plus 4¢ Documentaries in both the Second and Third Issues) but I don't know what proper usage of this rate was. I have never seen a 4¢ revenue stamp on a check.

I do have one other document with 4¢ tax paid, but it heightens the mystery rather than solves it. This is an order to pay but not a check. It is entirely in manuscript on a plain piece of paper and is a request by one James King to the Treasurer of the Northern Railroad to pay dividends due him to a third party. This document, dated June 1, 1863, bears a 2¢ blue bank check imperf (R5a) plus a vertical pair of 1¢ blue postage stamps, Scott's #63. All three adhesives are properly cancelled "June 1/1863/J.K.".

How about taking a few minutes at your first opportunity to go through your stuff with these questions in mind:

- 1--How much later than 7-1-82 do you find imprinted or adhesive tax stamps used?
- 2--Do you have any check or similar document showing 4¢ tax paid?
- 3--Do you have any guess why my two R135's on the same check are there in the first place and, in addition, why they show different dates of cancellation?

Drop me a line about what you find and I'll write up the correspondence for a future issue of The Check List.

\* \* \* \* \*

#### AND MORE ON THE SUBJECT OF REVENUE STAMPS

The following is sent in by Mr. R. K. Richards, 2516 Talbot Rd., Baltimore, Md. 21216:

"At least two fine articles in T.C.L. cite the requirement of revenue stamps, imprinted or affixed, on legal documents, etc., during Civil War days. The span of years being 1862-82. The law was enacted July 1, 1862 and became effective in October of this initial year. The date of termination is given as July 1, 1882.

"The source of this information might well be Scott's annual catalogue, which gives the same information.

"However, it is probable that a correction should be made in the termination date since old checks carry the imprint throughout the year 1862 and until July 1, 1883 (or technically June 30!?) (cont'd. next page)

A perusal of my supply of old checks bears this out, as indicated by samples below.

We realize that, following the closing date, imprints or stamps on hand could be redeemed through the proper I.R.S. office. Certain it is that individuals or firms stopped payment of the tax as soon as they could do so.

We think of no explanation other than the need for a revision of the stated closing date. A small matter, yes, but would not Scott's want to correct their next edition?"

Iron Cliffs Co.

No 9930

NEW YORK, June 25<sup>th</sup> 1883

((Third National Bank))

OF NEW YORK.

Pay to the order of C. Trumbull

Four hundred and thirty four \$ Dollars

C. V. Canda

Treasurer

Iron Cliffs Co.

No 9005

NEW YORK, June 30<sup>th</sup> 1883

((Third National Bank))

OF NEW YORK.

Pay to the order of George Johnson

Four hundred \$ Dollars

C. V. Canda

Treasurer

Iron Cliffs Co.

No 9011

NEW YORK, July 2<sup>nd</sup> 1883

((Third National Bank))

OF NEW YORK.

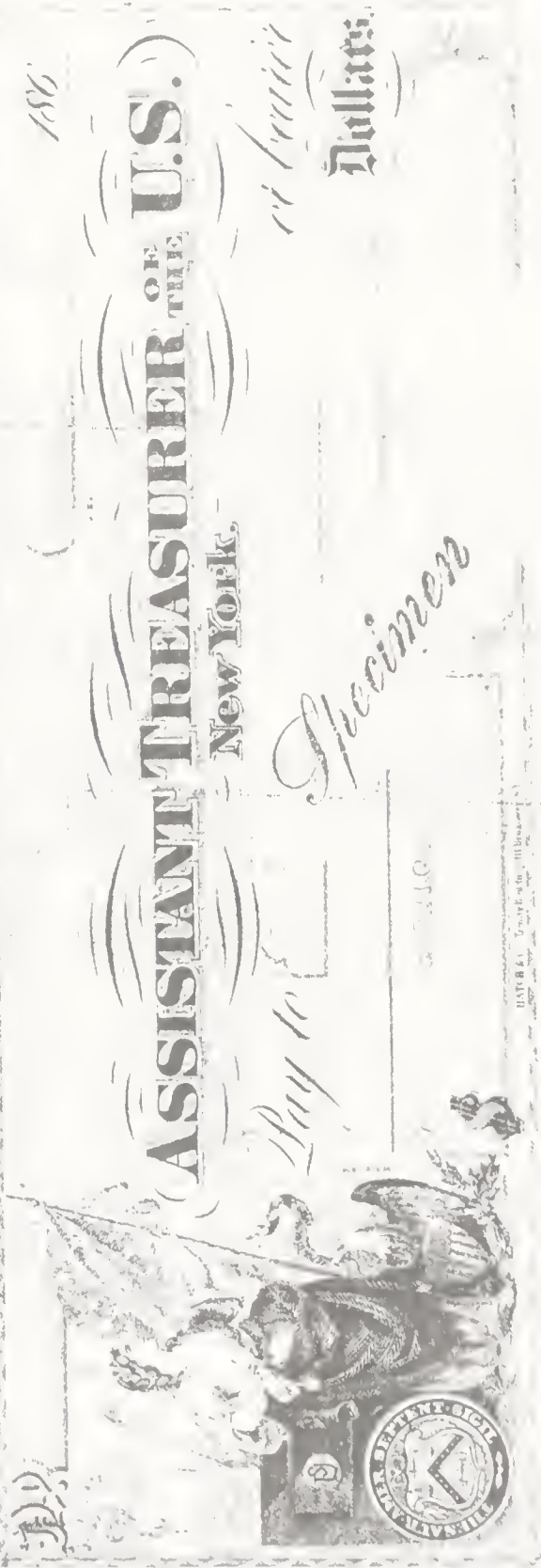
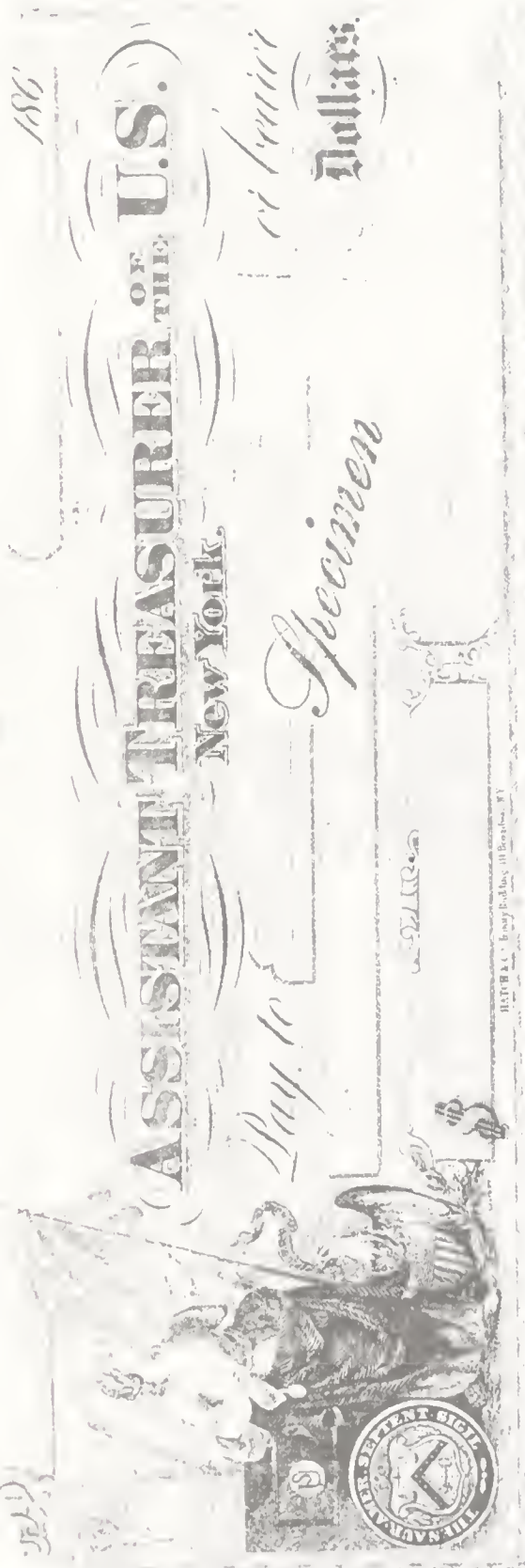
Pay to the order of C. B. Ballou

Four hundred \$ Dollars

C. V. Canda

Treasurer





INFORMATION PLEASE

Can any of our members furnish us with information about the above pair of Assistant Treasurer of the U.S. checks? One of our members recently obtained several sheets of them, complete with stubs attached and unused (stubs not shown here due to lack of space). They are printed in red on white paper and very attractive. Printer's label at the bottom of each reads, "HARRIS & Co., Trinity Building, 111 Broadway, N.Y.". In our next circular we are asking if any of our members could they have been used in connection with the Civil War? If you are able to furnish information about them please drop your editor a note. Information received will be in the next issue. The owner of these will offer them (with stubs) in the next auction.

Our last auction was the best we have had to date. The quality of the material offered and the generous donations of some of it for the good of our organization brought fine results. I'm happy to report our treasury was helped. This will not only help in absorbing the cost of separate mailing of auctions but will allow for the purchasing of some needed envelopes, electric and regular stencils, ink etc. all of which seem to increase in price each time they are purchased.

Look over your collection and send Mr. J. E. Weaver your duplicates and items not in your specific collecting interests. Some of your material may be desirable to others, thus bringing you the cash with which you in turn can purchase items you want. Do you have any sample books or pages of vignettes from old printing firms that you would like to offer? How about books, old or new, related to banking, check and currency printing, old commemorative books published by specific banks? Or how about cut-cancel devices, old endorsing bank stamps etc? OF COURSE CHECKS TOO!

\* \* \* \* \*

#### OLDEST CHECKS FROM EACH STATE

Mr. Larry Adams of Boone, Iowa suggests that when our Oldest Check From Each State List is completed, a master list be made which will indicate the oldest check or two from each state that has been reported. A good idea - and it would result in a reference item everyone could compare their checks to. This will be done by your editor when it appears further listings have halted. Later on, if older checks are reported, this list will be revised. Thanks for the suggestion, Larry.

\* \* \* \* \*

#### RARITY LISTING OF CHECKS

Regarding the above mentioned Early Check List, the following is a letter in part from Mr. Howard S. Baron, Sunnyside Rd., Harrison, N.Y. 10528:

".....I feel that we are only beginning and that the future will bring unheard growth to the hobby.

"In line with the above may I suggest that the listings that you are making will one day prove to be the backbone of the hobby since without a catalogue or coherently organized listing, collectors interest withers. However the list you develop must have a relationship to scarcity in order for it to be fully meaningful, therefore it will be in everyone's best interest if you will attempt to keep a record of how often checks from a given bank are listed by your members. It will not be necessary to publish this data now, but at some future date it may provide the base for some degree of scarcity ratings."

Mr. Baron has a solid point. This is a new found hobby and now is the time to make plans for working tools to enhance and further this facet of collecting. Catalogs of stamps, coins, paper money etc. were a long time coming and took many years to compile and research. Many collectors are now enjoying the "fruits of the labor" of those who compiled this material. We are only in the "talking" stage now, but we should certainly formulate a program of systematic cataloging of this information. Our list of checks incorporated in the recent issues of T.C.L. can be the foundation upon which to build this catalog of information on checks. Over a period of years a wealth of information and a relative rarity scale can be built.



120 71 14 02

Your ideas, suggestions, thoughts and comments about the above suggestion will be appreciated. Make yourself heard on this subject - we'll talk about it again in the next issue.

\* \* \* \* \*

In Issue #5 Mr. Raymond Rathjen of Fleasanton, California made the suggestion that we should separate checks by periods or dates so we all would have a standardized listing and be working from a given set of standards.

Mr. J. E. McLarrin of Vallejo, California has responded with the following suggestion: "On the question of categorizing by date groups I offer the following suggestion. Periods of war in our history have meant significant changes in many areas and are associated with dates with which we are all readily familiar. So, for the purpose of separating checks (and other paper material) into date groups we could arrange them as:

- Group 1    Pre-Civil War
- Group 2    Civil War to turn of Century
- Group 3    1900 to WW I
- Group 4    WW I to WW II
- Group 5    WW II to present

These groups could then be further broken down into areas of charter banks, failed banks, etc. I find this to be a convenient way to group my material with the advantages being that the dates are easy to associate and the groups readily coincide with other collecting interest groups."

We thank Mr. McLarrin for this logical grouping, do we have others? Let's keep at this until we come to some definite conclusions - May we hear from you? Do I see a volunteer's hand who will bring this subject to a final conclusion?

\* \* \* \* \*

The response to the suggestion by Prof. Don Allen of an Educational Certificate which appeared in Issue #5 drew less response than anticipated. Those who did respond were highly in favor of it. Several more members thought that along with the Educational Certificate there should be a professionally produced Membership Certificate for hanging in office or den.

Mr. William Heald of Albuquerque, N.M. is working on this Educational Certificate and when it is completed we'll check on the printing costs. In time perhaps we can also prevail upon him to work us up a Membership Certificate. Cost is the big factor, but we'll see what we can do.

Both these certificates have great merit and will be a real asset to our organization.

KEEP RECORDS: A number of our members have reported giving programs, talks, special exhibits etc. to promote our hobby which would entitle them to an Educational Certificate. Those of you who have and those of you who will in the future give presentations about C.C.R.T., checks etc. please keep a record of the time, place, date, event etc. Where possible, for those of you who have already given programs, make an attempt to obtain some written notation of this signed by a club president, officer or other official of the club or organization where the talk was given. Those of you who in the future give check programs, please obtain the same type written, signed report.

We hope in the future to have the Educational Certificate Program under way and we want to be sure that all members who have given these initial programs receive this special recognition. They have laid the groundwork for the rest of us and deserve recognition, so keep records of your presentations until we have the program underway. It will take time.

\* \* \* \* \*

TRADE Canadian coins (some keys), tokens, currency, New England, Oregon, Montana Territory, old British embossed stamped checks and drafts. Oklahoma and Indian Territory checks, for ornate checks with vignettes 1862-1882, with printed revenue stamp or other printed revenue paper. George Story, Sr., 1920 N.W. 12th St., Oklahoma City, Oklahoma 73106.

WANTED Old life insurance policies. Will trade other old life insurance policies. Also have a few checks to trade. Ken Hallenbeck, 1141 West Lexington Ave., Fort Wayne, Indiana 46807

WANTED New Counter checks, trade my area for yours (30 different), also cancelled checks. Herman L. Boraker, P.O. Box 204, Rocky Ford, Colorado 81067.

WANTED Checks from banks in England from about 1935 to date. Can be either used or unused. Can any C.C.R.T. member help me? Larry Adams, 969 Park Circle, Boone, Iowa 50036.

WANTED All stock certificates used or unused. Write me what you have. Wanted - The most highly engraved and ornate checks you have - will buy or trade other checks. Wanted - new and used checks from N.Y. State before 1900 - Ship for my cash offer. Denis Gibson, 276 Golf St., Oshawa Ont. Canada.

WANTED Old checks, drafts, obsolete paper money from Cincinnati, Ohio. Also want cut-cancel devices. Robt. Flaig, P.O. Box 27112

Cincinnati, Ohio 45227

WANTED Old and new checks. Especially wanted are Banking Articles related to L.H. Hershfield & The First National Bank of Helena. Have old & new checks to trade for material I need. Also collect old post cards of Indianapolis, Ind. & Santa Claus. Joseph E. Seiter, 2117 Winchester Dr., Indianapolis, Ind. 46227

WANTED Old cancelled checks issued on New York City Banks - single copies, advise holdings and price. Ray Ekeblad, 19 Edwards Lane, Glen Cove, New York 11542.

WANTED Old Iowa bank checks and drafts. Also want books on checks, penmanship, autographs, forgery, related subjects. Write me what you have. All inquiries answered. Larry Adams, 969 Park Circle, Boone, Iowa 50036.

WANTED Books on: Early Banking, early bank supply catalogs, sample books of printers early checks, printers vignette catalogs and sample sheets. Anything on early printing in Cincinnati. Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227

SALE OR TRADE Checks with revenue stamps from Idaho 1890-1900 and P.O. registered letter receipts of 1867-1872 with red P.O. cancels of Idaho City, Idaho Terr. etc. Mr. Lynn Langdon, 223 So. Broadway, Buhl, Idaho 83316



the

Check



List

## Check Collector's Round Table

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Volume II      Number III      Issue #7      July 1971  
PUBLISHED BY ROBERT FLAIG      P.O. BOX 27112      Cincinnati, Ohio 45227

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### C.C.R.T. WILL HOLD ITS SECOND NATIONAL MEETING IN WASHINGTON

You are invited to attend the meeting of Check Collectors Round Table held in conjunction with the 80th Anniversary Convention of the American Numismatic Association. C.C.R.T. is a club member of the A.N.A. Members, friends, guests are all welcome. The meeting will be informal and the current status of our organization will be presented. Your presence if at all possible is requested. Everyone will have the opportunity to express his views and opinions.

This is the king of numismatic events and one of the rare opportunities for C.C.R.T. members to get together. Let's get acquainted and make new friends. The A.N.A. Convention dates are August 10-14 in Washington, D.C. The specifics for our C.C.R.T. meeting are:

WHEN : August 11, 1971 (Wednesday)  
WHERE : Washington Hilton Hotel  
TIME : 10:00 AM to 12:00 Noon  
PLACE : Lincoln Room West

As so successfully initiated last year we will again have a hospitality room. Last report indicates we'll share the Dupont Suite with the Collectors of Wooden Money. This affords us a place to relax, swap stories, trade material and generally enjoy ourselves. Be sure to visit the room often during the convention.

Mr. Brent Hughes well known numismatist and a member of C.C.R.T. is deeply involved in this convention as well as the designer of the convention medal. Mr. Hughes sends word he will have a large ten-foot exhibit of checks from his personal collection on exhibit. It will be displayed non-competitively - be sure and see this added attraction.

\* \* \* \*

### JOIN THE A.N.A.

If you are not a member of A.N.A. now would be a great time to join. In past issues of T.C.L. mention has been made of the advantages of belonging to the American Numismatic Association. Enclosed is a brochure, complete with an application form, giving many more specific details about the opportunities this large organization affords.

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The NUMISMATIST, the monthly publication of this organization; and the use of the largest circulating numismatic library in the world are but two great reasons for joining the A.N.A. Another one is the opportunity to be involved in their national conventions; they are fantastic.

THE NUMISMATIST covers all facets of numismatic collecting, from the interests of the splinter groups to the common as well as the rare coins. (See Mr. Ken. Hallenbeck's notations in this issue on check articles that have appeared in past issues of THE NUMISMATIST.

If you would like to join the A.N.A. at this time, and it is hoped you will, complete the application form and return it to your editor with proper amount enclosed. It will promptly be signed by your editor as one of the proposers and a second proposer will also sign it for you, after which it will be sent to A.N.A. Headquarters.

\* \* \* \*

#### NOTES ON C.C.R.T. WASHINGTON MEETING

Included in the format of our meeting will be a brief history of C.C.R.T. for the benefit of our guests and any new prospective members; also a financial report and some of our future aims, desires and plans for continued growth. Problems will also be discussed, one in particular being the increased amount of work proportional to the continuing growth of our organization. As we grow, help in some form will be needed to maintain our present functions. Please give this some thought and bring your ideas and suggestions to the meeting.

Some thought should also be given to the idea of whether we should continue as we are, informal in nature, or should we become a formal non-profit type of organization with officers. This would distribute the work load, but create some other problems since our members are located in so many states. On the other hand your editor and his wife are now functioning at full capacity so far as time available for C.C.R.T. work. Functioning as corresponding secretary, treasurer, editor, publisher, record keeper, publicity man, etc. with all the many little details associated with each function, taxes the allotted time available to perform these necessary duties. All C.C.R.T. work is done in evening hours and on weekends.

Rising costs are a common problem of all presently functioning organizations and publications, we are no exception. If you have recently renewed a subscription or paid your yearly dues in many organizations, you are aware of price increases. Some newspapers are again mentioning future increases for postal rates on top of the fat one just initiated. Each time we purchase new supplies the prices have increased. Fortunately due to the increased membership and the generosity of members donating material for our auctions plus the fact a number of members advertised in T.C.L. to give us added revenue, we are not in a financial bind. If we continue to face higher and higher costs without a proportional increase in revenue we will eventually find ourselves in difficulty. If in the future we want a printed publication, library reference material, certificate program or other items of necessity, the revenue for these items must be raised. (A financial report as given at this Washington meeting will be included in the next issue of T.C.L.) Again please bring your thoughts and ideas on this subject to this meeting.



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Jan 71

To have "growing pains" is a wonderful symptom and a sign of progress; there are many organizations who wish they had this problem. Your editor is happy to have it and I'm sure we can work out solutions that will increase our efficiency and make us a better organization. Our meeting will be a good time and place to discuss these things.

We need your continued support in the form of good ideas, suggestions and constructive criticism. Above all we want to know you personally and enjoy a bit of fellowship together. Make yourself known, I'll be the fellow with glasses, six feet tall with a shiny spot on the top of his head.....Bob Flaig

SEE YOU AT THE A.N.A. CONVENTION AND THE C.C.R.T. MEETING

\* \* \* \* \*

#### OTHER NOTES OF INTEREST

Your editor and his wife Jeane will arrive at the Washington Hilton Hotel for the A.N.A. activities on Tuesday August 10 and will stay at this hotel through Thurs. August 12. Due to other commitments we'll depart early Friday morning. We'll be most happy to meet all our members and friends during this stay.

It is regrettable we'll miss the A.N.A. Club Representative Breakfast on Saturday, but hopefully we'll be ably represented by one of our good members who is presently being contacted for this purpose.

Your editor finds himself far back in answering correspondence with some of our members and in sending trades for material received from other members. An apology is offered for this delay; daily increased work loads, personal commitments, greatly increased correspondence all have played a part in decreasing my spare moments - in short, time is my worst enemy. In due time I hope to catch up.

In recent weeks some fine articles have been received from our members, a goodly number appear in this issue and some will be published in the coming issue. Believe me, the fine articles we have published in past issues have to a great extent brought us new members. You, the members who produced these articles have offered information that is needed and wanted. If we offer a good product (T.C.L.) among other assets, it will be accepted -- and it has. Our authors are as much responsible for our success as anything else we have done. It is with this in mind I continue to urge our members to contribute their articles, information and research. To those who have contributed we are indebted and offer our thanks and appreciation and hope they will continue to share their knowledge and research findings. To those who have not as yet contributed we offer you an invitation to do so. This is our foundation, strength, OUR BREAD AND BUTTER! By the same token, let those who have contributed articles know you have enjoyed them and put them to use -- drop them a note of appreciation, it's a small reward for their hard efforts.

Along this line, a few subjects that I'm sure would be of interest when related to checks etc. are: Die-Proofs, Cut-Cancels, Cut-Cancel Devices, Confederate Banking, Famous Signatures on Checks. Do I hear any takers on these subjects -- or others?

(Continued on page 142)

THE NEW YORK CITY "TEN"

R. E. Ekeblad 19 Edwards Lane Glen Cove, New York 11542

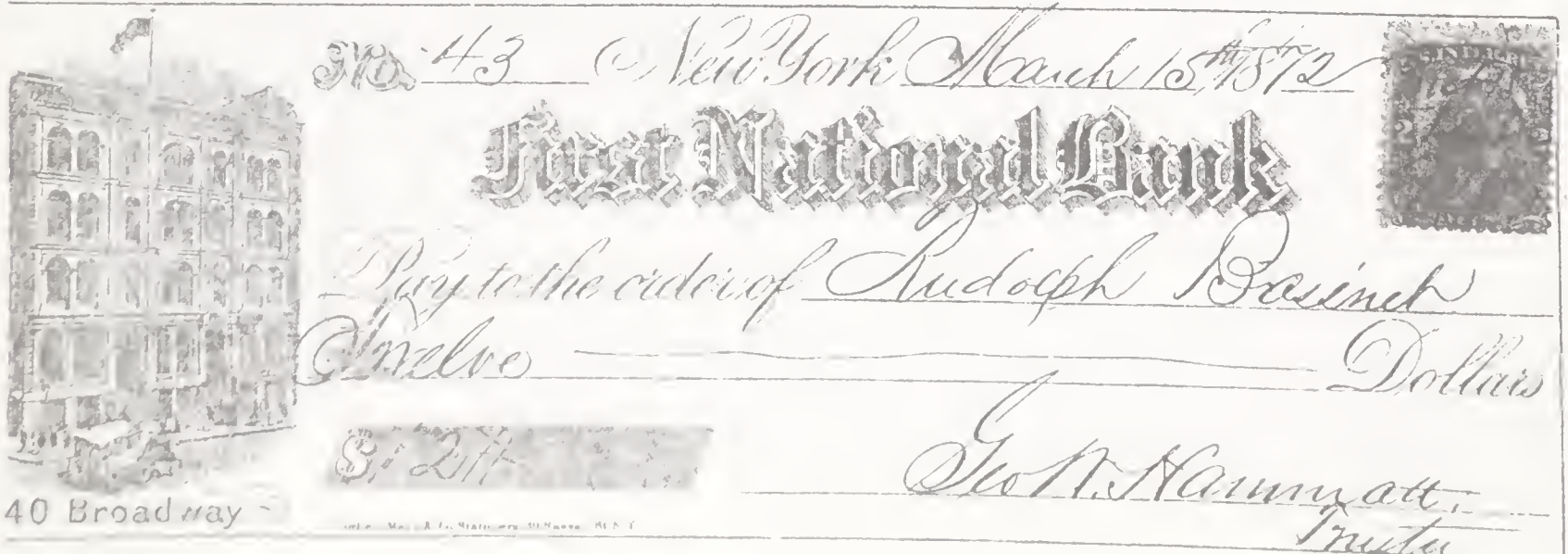
Recently when I was attending a business luncheon in New York City a banker introduced himself as an officer of the Fifth-Third National Bank of Cincinnati. Another party at the table, not hearing the full introduction questioned "Third National Bank?" After the banker repeated the full name of his bank another party at the table remarked that there probably never was a Third National Bank. I replied that there have been many and also one in New York City but that it had merged before the turn of this century into what is now The First National Bank of New York.

This led into further discussion of bank names and I remarked that not only had there been a Third National Bank in New York City but, in addition, a First, Second, Fourth, Fifth, Sixth, Seventh, Eighth, Ninth and Tenth National. Only the First still operates with the number in its name. The other titles have disappeared as the banks merged with others or ceased operations over the past 100 years.

I have been asked a number of times whether all of these numbered banks ever existed since some long-time check collectors have not seen checks from some of the middle numbered banks. In a recent letter to me Jack Weaver asked this question and whether I had done any research on the subject. Well I have not been able to locate items from each bank either but I had researched the matter. Considering the interest indicated by people on these numbered banks it appeared that an article for The Check List on this unusual group, chartered between 1863 and 1865, would add to the knowledge of fellow checkophiles.

The First National Bank actually was the first of this group to be chartered under the National Bank Act and received number 29 in 1863. It operated under that name until March of 1955 when it merged into the National City Bank of New York. The name of the combined banks then became The First National City Bank of New York which is presently one of the largest banks in the world.

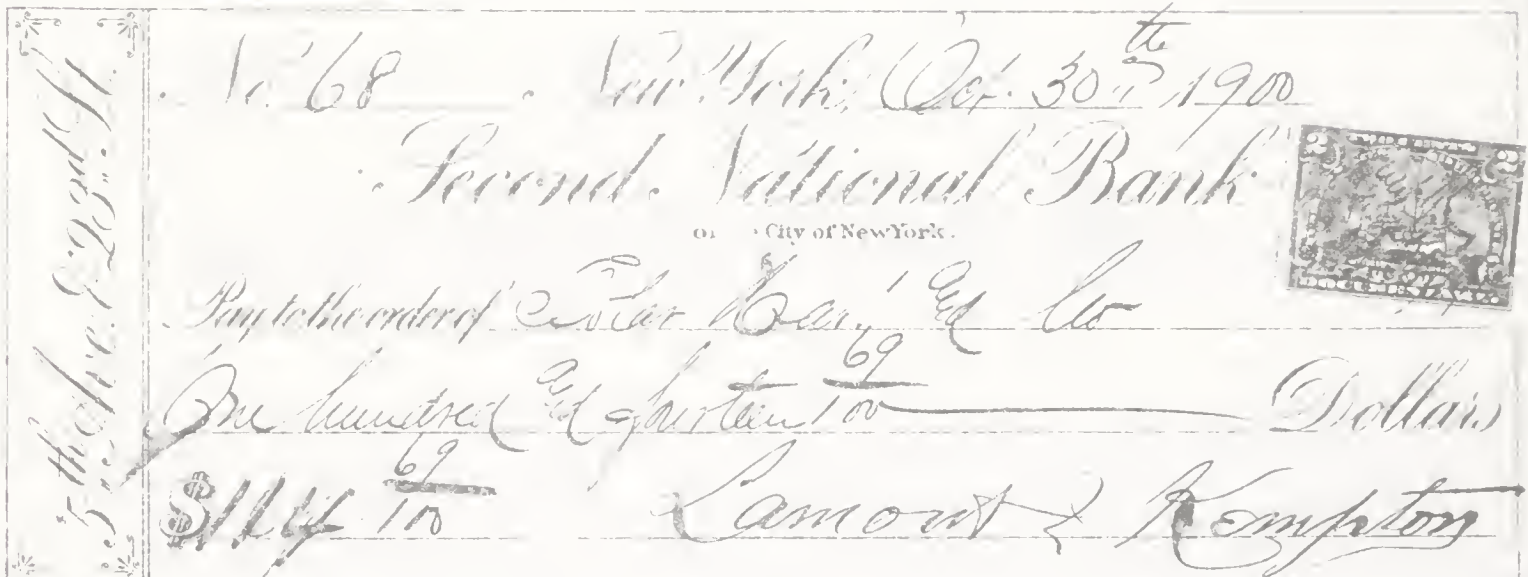
Various checks written on The First National Bank of the City of New York are available. Illustrated is a colorful check of the bank dated 1872 with a vignette of its building at 40 Broadway and an R135 affixed.





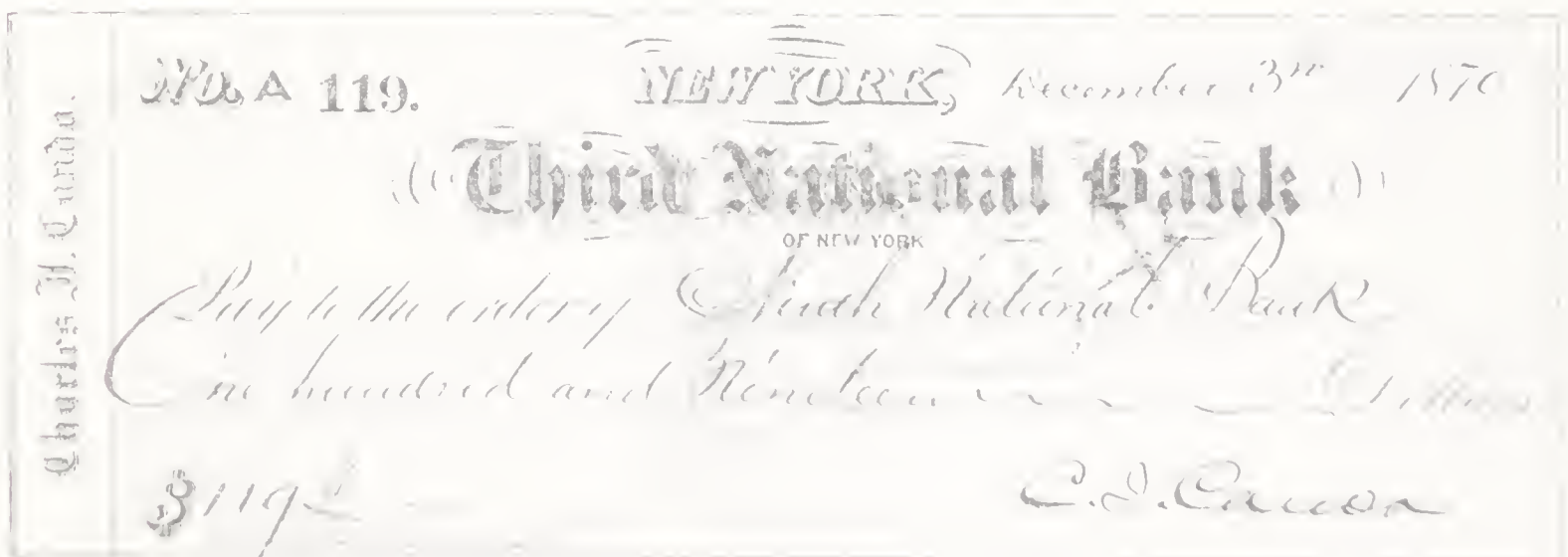
The Second National Bank of the City of New York received charter number 62 in 1863. It continued to operate until December 1921 when it was absorbed by the National City Bank of New York which joined with the First National Bank of New York in 1955.

Illustrated is a routine check with R164 affixed and dated 1900, not too old considering the long existence of the bank.



The Third National Bank of New York also came into existence in 1863 with charter number 87. Like the Second National this bank also ended with absorption by The National City Bank of New York in May 1897.

Many interesting items drawn on this bank have been made available through the graciousness of Bob Richards, a fellow checkophile. Illustrated is an item drawn on the bank in 1870 with imprinted RN-B1 and payable to the Ninth National Bank.



The Fourth National Bank of the City of New York received charter 290 in 1864 and continued in operation until it merged in May 1914 into the Mechanics & Metals National Bank of the City of New York. That bank subsequently consolidated in April 1926 with The Chase National Bank of the City of New York. This latter bank is well known today as the Chase Manhattan Bank, one of the world's largest banks.

various checks of this bank are available. Illustrated is a colorful one of 1866 vintage with imprinted RNB10.

C. S. SLOANE & Co. No. 11640

New York, *Nov 18 1866*

**FOURTH NATIONAL BANK**  
OF CITY OF NEW YORK,

PAY TO THE ORDER OF

*E. J. R. B. H.*

*Twenty five*

DOLLAR

*J. S. Sloane*



46 Broad Street.

\$ *25* <sup>50</sup> / 100

The Fifth National Bank of the City of New York was chartered in 1864, number 341. It operated until May 1925 when it was absorbed by the Manufacturers Trust Company.

Although the bank operated as The Fifth National for some 61 years I have not seen any specimens to date.

The Sixth National Bank of the City of New York also came into being in 1864, charter number 254. It operated under this name until March 1899 when it was absorbed by The Astor National Bank of New York which ultimately merged into the still functioning Bankers Trust Company in April 1917.

To date I have not seen any checks drawn on this bank.

The Seventh National Bank - Although this bank was the last of the "Ten" to be chartered, number 998, in 1865, this was formerly the Seventh Ward National Bank of New York which was founded in 1833. It operated as the Seventh National until April 1903 when it merged into the Mercantile National Bank of the City of New York. Subsequently, the bank merged into the Irving National Exchange Bank of New York in June 1912. Today the bank operates as The Irving Trust Company.



In 1920 another Seventh National Bank of New York received charter number 11844 as a result of a change in name by The Seventh Avenue National Bank of New York. This later Seventh National Bank operated until December 1928 when it was absorbed by the Municipal Bank and Trust Company.

Various checks drawn on the earlier Seventh National Bank appear to be available. The one illustrated is an 1898 item with R155 revenue stamp affixed on safety paper.

No. ~~2740~~ New York, *July 3<sup>rd</sup>* 1898

**THE SEVENTH NATIONAL BANK**

Pay to the order of *John M. [unclear] & Co.*

*Seventeen* <sup>*77*</sup> *100* Dollars

*\$17. <sup>77</sup>/<sub>100</sub>*

*Alfred [unclear]*

Albert C. Latimer Maker, N.Y.

The Eighth National Bank of the City of New York was the shortest lived of the New York City ten numbered national banks. Chartered in 1864, number 384, it ceased operations in December 1871.

The illustrated check is one dated 1870 with imprinted revenue number RN-B1.

*650 Broadway.*

No. *70* New York, *August 30* 18*70*

**Eighth National Bank,**  
OF THE CITY OF NEW YORK.

Pay to the order of *Roth & Co.*

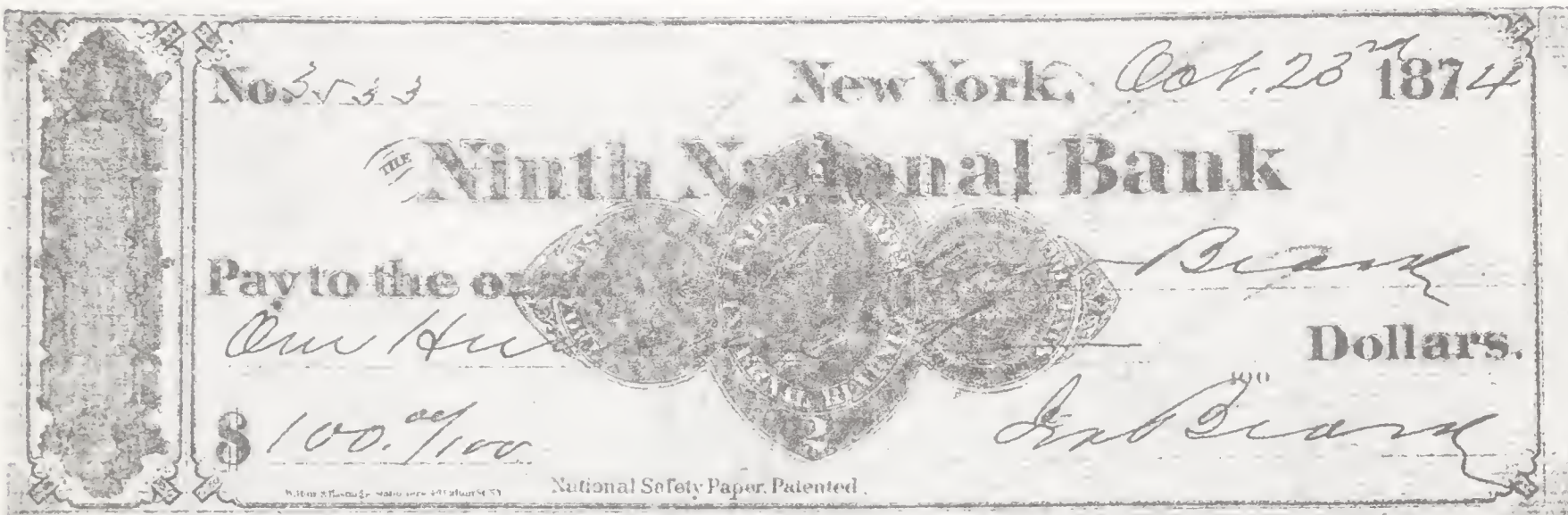
*Twenty* <sup>*77*</sup> *100* Dollars

*\$20. <sup>77</sup>/<sub>100</sub>*

W. H. Crocker & Co., Stationers 114 Broadway N.Y.

The Ninth National Bank appeared in 1864 under charter number 387. It operated under the name until December 1901 when it merged into The National Citizens Bank of the City of New York which ultimately consolidated into the Chemical Bank and Trust Company. This latter bank is still active.

Illustrated is a check printed on violet safety paper with purple printing and imprinted with an RN-D1. The check was written in 1874.



The Tenth National Bank of the City of New York began operations in 1864 under charter number 307. It didn't stay on the scene very long, however, as the bank ceased operations by voluntary liquidation in November 1877.

Checks of the bank are available, but I do not have one for illustration.

That's the story on the New York City "Ten" No Eleventh, Twelfth, Thirteenth or higher numbered national bank operated in New York City. The series ended at the Tenth although there were various numbered Ward banks in the City of New York over the years. For example, there was a Twelfth Ward Bank, a Twenty-Third Ward Bank, etc.

During the period that the New York City "Ten" co-existed their customers certainly had to keep their numbers straight or end up in the wrong bank. On the other hand New Yorkers had the unique opportunity for many years to transact business with a bank titled with the customer's lucky number - if it fell between the First and Tenth. Obviously, all the banks were not equally lucky or strong in management since only one survived to this day, the one chartered First!



C.C.R.T. held an informal meeting during the 32nd Anniversary Convention of the Central States Numismatic Society, May 14-16, 1971 at the Chase-Park Plaza, St. Louis, Missouri.

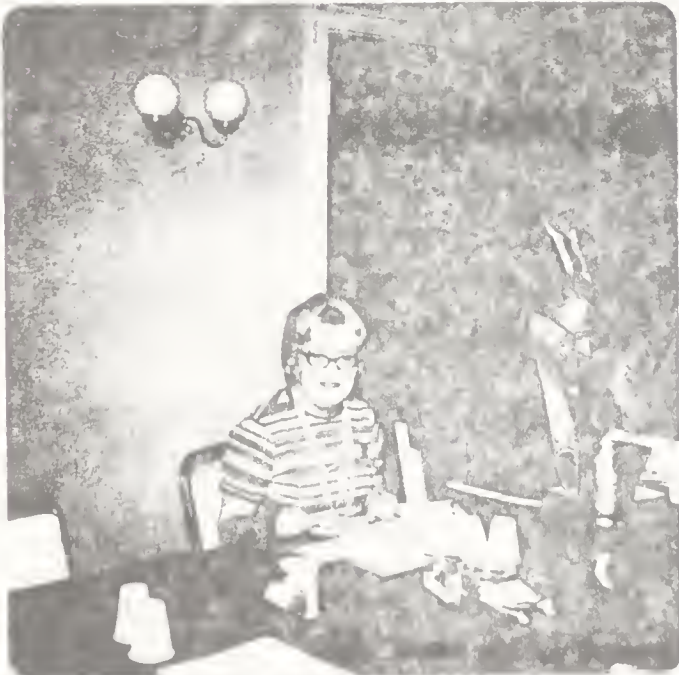
Below are several pictures taken during the C.C.R.T. meeting.



Above left to right: Mrs. June Budd, Robert A. Dewey (guest), Ron Horstman, Louis Van Belkum.



Above left to right: Louis Van Belkum, Al Wick (standing), Bob Flaig, John Hickman - hands on lithograph stone



It was a great pleasure to renew old friendships and make some new ones. We were again welcomed by the same congenial hosts who headed the 1970 A.N.A. Convention, Bernice Stevenson and David L. Cooper; they spearheaded this convention also. Thanks to them we had the same fine facilities for our meeting room and hospitality room.

Our meeting room was once again the Palladian Room where we met at 1:00 PM on May 14, 1971. There were nine members and three guests present.

Left Mrs. June Budd, Robert A. Dewey, H. Teonhardt, Jr. (guest)

Jul 71

As usual, our meeting was informal and the greater amount of time was devoted to a discussion of a lithograph stone Ron Horstman had brought to the meeting (Points of interest brought out in this discussion will be found elsewhere in this issue). Ron also brought a small check book containing a Royalty Stamp on its inside cover. This was generally discussed, but little or no information was available from those present.

Jeane Flaig reported the following information concerning the number of renewals for membership and new memberships in C.C.R.T. as of the meeting date (5-14-71).

|  |   |     |
|--|---|-----|
| Charter Members (Oct. 1969 to Nov. 1970)                       | = | 167 |
| Membership renewals as of 5-7-71                               | = | 142 |
| Of those not renewing, 1 death, 1 unable to locate.            |   |     |
| New Members (non-charter) as of 5-7-71                         | = | 28  |
| Total Membership 5-7-71  | = | 170 |
| Three Charter Members renewed membership at meeting on 5-14-71 |   | 3   |
| Total C.C.R.T. membership at close of meeting on 5-14-71       |   | 173 |

Jeane Flaig reported the following financial information:  
Period covered 10-1-69 to 5-10-71

| <u>Income</u>  |           | <u>Expenses</u>  |           |
|--|-----------|--|-----------|
| Dues   | \$1107.25 | Publication Materials  | \$684.47  |
| Advertising  | 121.01    | Postage  | 359.44    |
| Donations (Includes fees for 1st class postage certain members paid) | 42.50     | Envelopes  | 68.02     |
| Auction Proceeds (Includes donated material)                         | 89.90     | Bank Charges   | 14.04     |
| Bank Interest  | 3.57      | Misc - Electric stencils, regular stencils, rubber stamps, correction fluid etc. | 70.95     |
| Sale of back issues of T.C.L.  | 11.25     |  |           |
| Total  | \$1375.48 | Total  | \$1196.92 |

Balance as of 5-14-71 = \$178.56

Bob Flaig reported that the continuing growth of C.C.R.T. has also increased the amount of work necessary in order to function properly. We are approaching the point where it will be impossible to continue our growth without additional help. There were no recommendations or action taken.

Meeting adjourned approximately 3:15 PM.

\* \* \* \* \*

Have you considered writing an article, paper, book review for The Check List? A continuing supply of informative articles is always needed -- your material is always welcome. When we share information we all gain.

\* \* \* \* \*

PATRONIZE OUR ADVERTISERS, mention The Check List when you respond.

\* \* \* \* \*

Support C.C.R.T. Auctions with your Bids and Materials.



\* \* \* \* \*

MISCELLANEOUS CHECKS FOR SALE

PAUL R. PEEL. 1748 SAWYER WAY COLORADO SPRINGS, COLO. 80915

1. THE SECOND NATIONAL BANK, Cumberland, Maryland, unsigned, 187-, printed Revenue..... \$2.00
2. Cashier of the OFFICE OF DISCOUNT AND DEPOSIT, Charleston, South Carolina 1830, unsigned, Crisp..... \$3.00
3. As above, different check..... \$3.00
4. THE BANK OF BELL BUCKLE, Bell Buckle, Tennessee, 19--, black on blue..... \$1.00
5. SKINNER BROS, FRUIT GROWERS and NURSERYMEN, Columbus, Kansas. Large vignette of train and cars at station, unsigned..... \$2.00
6. T. P. GRANDALL, North Bloomfield, Calif., 1889, signed, etc..... \$2.00
7. THE MERCANTILE NATIONAL BANK, N.Y., N. Y., 188-, unsigned, mint..... \$1.00
8. TRIMBLE & HUNTER BANKERS, Leadville, Colorado, 188-, mint..... \$1.25
9. FIRST NATIONAL BANK, Denver, Colorado, 188-, mint..... \$1.00
10. THE AMERICA NATIONAL BANK, Denver, Colorado, Bank building to left, 1890, mint..... \$1.25
11. SIX COLORADO STOCK CERTIFICATES: SOUTH LONDON MILL, THE LONDON MINES AND MILLING CO., THE LONDON GOLD MINES CO., BROOKSIDE WATER AND INVESTMENT CO., THE N. A. MINING CO., THE WOODS JOHNS URANIUM CORP OF COLORADO. All mint condition, unissued..... Six (6) for... \$3.00
12. GOLD MINE STOCKS: Two ornate certificates of the 1890's from the famous mining area of Cripple Creek, Colorado - THE BUENA VISTA GOLD MINING CO., 1896 and THE NEW YORK TUNNEL CO, 1895....Beautiful, unsigned; also included is a reproduction of an early map of the Cripple Creek mining district.....THREE PIECES..... \$4.00
13. FOUR DIFFERENT COLORADO MINING STOCKS...2 issued, 2 unissued.....Only..... \$2.00
14. TEN MINING LETTERS of the 1890's concerning purchase of stock in mines in Ward, Colo., plus Colorado mining certificate, plus reproduction of early City map of Cripple Creek....ALL..... \$2.00

(PAUL R. PEEL'S AD CONTINUED ON NEXT PAGE)

(PAUL R. PEEL'S AD CONTINUED)

15. TROPHY MINING COMPANY OF COLORADO issued in the State of New York, signed, cancelled, with a nice vignette upper right, dated 1880, American Bank Note Co..... \$2.00

PAUL R. PEEL 1748 SAWYER WAY COLORADO SPRINGS, COLORADO 80915

\* \* \* \* \*

A BRIEF REVIEW OF VIGNETTE HISTORY

Howard S. Baron (CCRT#158) Sunnyridge Rd., Harrison, N.Y. 10528

For the furtherance of the article on Vignettes by Mr. Rathjen the observations below may be of some interest to C.C.R.T. members.

The earliest bank notes and checks were engraved on copper as had been the custom for all forms of graphic art for mass distribution since copper replaced wood cuts during the 17th century.

The problem inherent in copper was that the printer could only get about 5000 impressions from a plate before it required re-engraving. Since exact uniformity is the keynote to foiling counterfeiting the use of copper plates which were retouched or different from the original, made the counterfeiters task easy.

During the early 18th century our American mechanical genius led us to the perfection of a method whereby a copper engraving could be transferred to a steel plate without loss of detail or artistic value. From these plates up to 50,000 impressions could be struck.

The same group of talented and practical men devised methods for using mechanical lathe work, which was impossible to duplicate, in the engraving of the bank notes and bonds of the period. Men like Jacob Perkins, Asa Spencer, George Murray and many others made large contributions to what was truly one of America's great improvements in the printing art.

With the growth of the art and the enormous demand which arose from the multiplicity of banks which sprang up in every town and village across the country, the need for printed currency also grew. The firms of printers of banknotes were there to oblige and the engravers were kept busy supplying the demand. It was during this period from about 1808-1862 that the entire production of what we now call Obsolete or Broken Bank Notes was created.

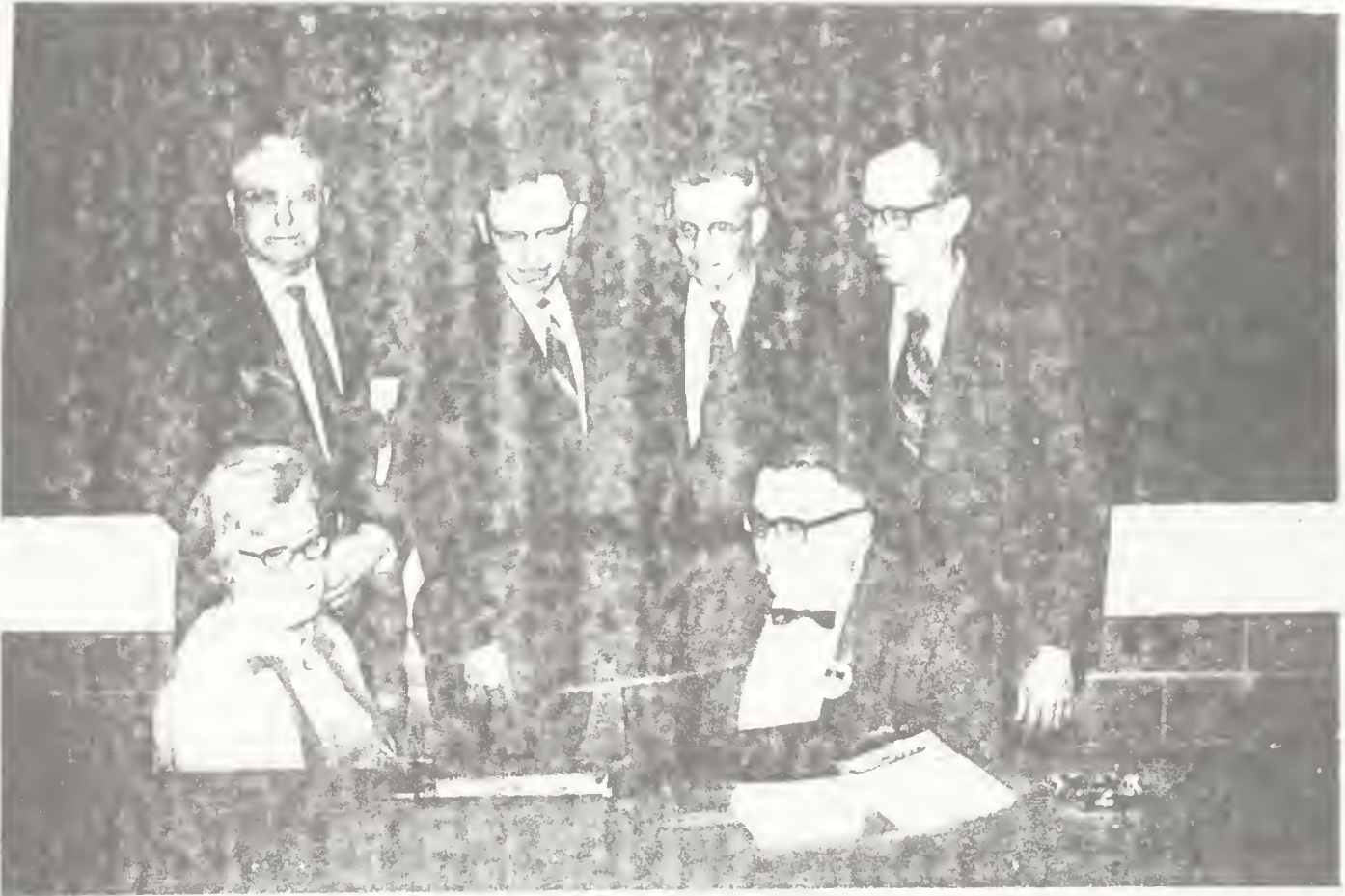
The above period included the so called Classical Revival period with its emphasis on the Greek figures, the Greek architecture and the introduction of classical themes into all forms of artistic expression.

Strangely enough this was a perfect answer to the problem of uniformity which faced the makers of currency. Classical figures in classical garb were timeless. There was no need to change the costume of Juno or Minerva to accommodate the fashion changes which occurred then even as now. An engraving or vignette of Ceres or Archimedes was just as good in 1861 as it might have been 20 years earlier.

(Continued on page 121 )



## WHAT C.C.R.T. MEMBERS ARE DOING AND SAYING



Pictured are C.C.R.T. members present at the Forest City (Iowa) Eleventh Annual Coin Show held May 1, 2, 1971. This group got together on Sunday and are looking over some of Mrs. June Budd's collection. From left to right - seated, June Budd and Gene Morris; standing are Charles Cox, Arlin Zingg, Roger Humphrey and Don Sanvik.



## CAN YOU TOP THIS?

We have members who collect checks, drafts, check protectors, cut-cancel devices, bank bags and etc. Gene Morris reports acquiring his first bank building. This beautiful building was originally the new home of The Forest City National Bank; in 1940 the name was changed to The Forest City Bank and Trust Company and moved one block south on the next corner.

Mr. Brent Hughes of Falls Church, Va. is the designer of the 1971 A.N.A. official convention medal. Obverse portrays the likeness of George Washington in military attire and around the rim, 80TH ANNIVERSARY CONVENTION 1971, WASHINGTON, D.C. The reverse depicts Washington Monument with the circle of American Flags at the base, A.N.A. seal on left and U.S. Capitol on right with the District of Columbia flag in background. Wording around these elements reads: OUR NATION'S CAPITAL AMERICAN NUMISMATIC ASSOCIATION.

Mr. Hughes is associated with our government as an exhibit designer. He has many years experience in the production of numismatic art which include coin designs, currency vignettes photographic title panels, emblems, posters, program covers and catalogs. He has designed all signs for the coming A.N.A. Convention including C.C.R.T's room and meeting sign. Mr. Hughes is first vice president of the Virginia Numismatic Association and a member of the board of governors of the Society of Paper Money Collectors. He served on the 1967 Assay Commission to the U.S. Mint appointed by President Johnson. He has authored many articles for numismatic publications, one of his latest being a series of articles that appeared in COIN WORLD on tips for prevention of burglary to the home.

\* \* \* \*

Jack Weaver, and probably other members too, has been trying for "match-ups"--finding a pre-Civil War check and a piece of obsolete currency on the same bank. They make interesting "show pieces", especially when there is a similarity of type face or vignettes between the check and the bill. Now Jack reports a "3-way stretch", a blending of check collecting and philately. Starting with an 1841 check on the BANK OF PENN TOWNSHIP, Philadelphia, he's added a \$5 note of the same bank dated May 1, 1847 and a pre-addressed cover from The Bank of Chester County, West Chester, Pa to CASHIER OF THE BANK OF PENN TOWNSHIP / Philadelphia / Penna. franked with a nice 3¢ Scot #25 tied with a circular postmark of West Chester dated September 4, 1857.....Can anyone else report success in this area?

\* \* \* \*

I would like to thank all the people that have written articles for The Check List - I certainly have enjoyed them all! Mrs. Ruby Webb, 1735 Myron Ave., Stockton, Calif. 95205

\* \* \* \*

#### WHY I LIKE USED CHECKS -

Used checks show the date and the year of usage.

Used checks show various bank cancellations such as. PAID, CERTIFIED, NO PROTEST, INSUFFICIENT FUNDS, STAMPED SIGNATURES AND O.K.'D.

Changes in bank names are indicated with printed or written over names. Certain dated checks contain Scott's PN series which run from A to Z with many numbers added.

I have six checks of The Electric Park Amusement Company of Oklahoma, 1920 to 1922. The last two are dated 4-29-1922 and 9-19-1922. The last shows the amusement company was bankrupt and in the hands of a receiver, The Southern Surety Co. In such a series financial history is traced.

Unused checks look nice, but a check is a check when it's used.

Edward W. Field (#21) 534 Midland Ave., Garfield, N. J. 07026

\* \* \* \*

ARTICLES FOR THE CHECK LIST ARE ALWAYS WANTED AND WELCOME.





Don Allen (right) discusses his exhibit with staff members of The Bank of Montreal, Truro, Nova Scotia.

Cheques featured prominently in several National Coin Week displays this April. Don Allen writes from Truro, N.S. how he used fiscal paper to catch and hold attention at two exhibit locations. At Nova Scotia Teachers College where, as a faculty member, he promoted a Coin Week of diverse numismatic activities, close to a hundred checks were on view in display cases outside the college library. Old fashioned cheques set off book and periodical displays, and were shown alongside the Proclamation of the college president. The second window, which massed Bancardchecks, raised the question, "Is This the Future of Money?" Exhibits of intrinsic or numismatic value were segregated, for reasons of security, at the nearby Bank of Montreal. One display featured the travellers check, showing all recent Canadian bank series (Bank of Montreal, Bank of Nova Scotia, Royal Bank of Canada, Canadian Imperial Bank of Commerce, and The Toronto-Dominion Bank, principal U.S. series, American Express checks in four currencies, Thomas Cook pounds, West Indian dollars, and dollars and free yen on Bank of Tokyo. A second exhibit at the bank location displayed the diversity of credit cards, including Canadian, U.S. and English issues. Professor Allen, a sixteen-year N.C.W. participant, also addressed eight Coin Week audiences and spoke over the Maritime Provinces network of the Canadian Broadcasting Corporation, a fifteen-minute interview heard throughout the three provinces.

\* \* \* \*

PAPER MONEY, Vol. 9, Whole No. 34, No. 2, 1970 the official publication of the Society of Paper Money Collectors was donated to C.C.R.T's small library. It contains Mr. Murk's article: "Early Banking History of the Republic." The interesting, informative article presents information on our first chartered banks along with illustrations of some of their early checks.

ART WORK ON C.C.R.T. CERTIFICATES COMPLETED

A GREAT BIG THANKS to Mr. William R. Heald, our hard working member from Albuquerque, New Mexico. Through the efforts and artistic talent of Mr. Heald, we now have working copies for an Educational Certificate and a C.C.R.T. Membership Certificate. These were discussed in a previous issue. Hopefully we can now go forward with the Educational Certificate program and issue Membership Certificates to all members. Naturally this hinges on printing costs, if we can't do both at once we'll initiate one and then the other as soon as possible thereafter.

Upon the return of your editor from the A.N.A. Convention and a much needed vacation he'll dig into this matter. Further information on these certificates will be reported in the next issue of T.C.L.

Bill Heald did not stop after designing these two wanted items; he completed the WATERMARK ARTICLE (elsewhere in this issue) and sent in some other interesting material for a future issue. THANKS FOR A NUMBER OF JOBS WELL DONE!

\* \* \* \*

AN APOLOGY to my check collecting friends for not answering correspondence. I have moved to a new location and gone into business with my brother. I'm working 12 to 14 hours per day, seven days a week learning the business. Temporarily I have no time for my hobby. I'll write as soon as possible. New address: WILLIAM LEE, P.O. Box 926, Joplin, Mo. 64801. (This address correction is listed on current member roster.)

\* \* \* \*

I'm not sure whether LIFE INSURANCE POLICIES qualify under the C.C.R.T definition of financial paper, but I'm now collecting them and have 40 or 50 of them including some extras I would like to trade. I would be willing to trade for other life insurance policies or other items such as checks or bonds...Kenneth L. Hallenbeck, 1141 W. Lexington Ave. Fort Wayne, Indiana 46807.

\* \* \* \*

Mr. Richard A. Martin, one of our newer members, is presently engaged in doing a works on the Banks in Cass County, Indiana. He notes to date he has used the local histories, city directories and the material of the historical society. He is hunting further source material on this project. He would be happy to hear from any member who can offer him additional source material or suggest where it may be obtained. Please write to Mr. Richard A. Martin, 1516 Douglass St., Logansport, Indiana 46947.

\* \* \* \*

For a couple of years now I have been collecting credit cards. The enclosed article tends to make me believe they will become even bigger in the financial scene.(See clipping "Checks Well On Way To Becoming Relics" elsewhere in this issue) I have over 200 credit cards in my collection now, though many are duplicates. I would guess I have well over 100 different types of cards. I have a few friends who give me their expired cards and I'll occassionally trade for one or two more.

In a way, credit cards are a form of banking. I collect expired credit cards and department store charge-a-plates and would be willing to trade checks, coins, and tokens for them. I collect the metal and cardboard credit cards and charge plates as well as the more common plastic ones. Kenneth Hallenbeck, 1141 West Lexington Ave., Fort Wayne, Ind. 46807



This is the 4th in a series of articles authored by Mr. Samuel S. Smith for the AMERICAN REVENUER a fine publication of the AMERICAN REVENUE ASSOCIATION. It is reprinted herewith by their permission.

Samuel S. Smith (CCRT #18), 407 Lincoln Road #9-A, Miami Beach, Florida 33139

#### Part IV - The B Die



Type B  
Size: 31 x 45mm.  
Eagle in center.

In 1865, the American Phototype Company of New York introduced the B die, with a value of 2¢. No design was printed in a greater variety of colors than the B die. The only limit to the colors employed seemed to be a name for each one. Vanderhoof listed 14 separate shades, and even Scott's Specialized reflects 8 different colors. Of course, neither of these can compare with the Sterling and Henkels listings, which described 22 and 23 shades respectively. Among the problems that this created for collectors was to different-

iate between: "black, slate, and intense black"; or carmine, lake, pink, purple, puce, red and violet."

If the color "hair splitting", was not enough, Sterling and Henkels further subdivided this die in relation to the position of the imprints on the check, i.e. left, center, and right. Thus they swelled their totals to 49 separate items of a single plain imprint, 35 more than Vanderhoof's revision. It is little wonder that faced with such minutiae, collectors abandoned the field of Revenue Stamped Paper.

As I noted in the introductory articles, the underclassification by Scott is no better than the overclassification by the earlier catalogues. The shade differences in some of the colors are so wide and divergent, as to require something more of a description than the catchall of "shades. For example, in the greens, blues, blacks, and reds, the differences are pronounced enough to at least warrant a listing of "light" and "dark", and of course - yellow will never be a shade of orange.

In addition to the single imprints of the die, it appeared with a variety of restrictive legends. GOOD ONLY FOR CHECKS AND DRAFTS PAYABLE AT SIGHT, is found enclosed in rectangular and octagonal tablets. The octagonal tablet also appears inverted, although I have never seen this item. The legend, GOOD ONLY WHEN ISSUED FOR THE PAYMENT OF MONEY, is found in an octagonal tablet and without a tablet. The last type of restrictive legend was on certificates of deposit, which were imprinted: GOOD WHEN THE AMOUNT DOES NOT EXCEED \$100. All of these certificates I have seen have been from the Citizens' Savings Bank of Petersburg, Virginia, and the B die appears both with and without the legend. The tax rate on deposits was 2¢ for \$100 or less, and 5¢ for deposits exceeding \$100. In some cases, certificates bearing the restriction were issued for deposits of over \$100, and bear 3¢ adhesive revenues for the additional tax.

As in the A die, William Topping & Co. also used the B imprint for receipt books, with pages imprinted on both sides. These are found in the orange color, both plain and with the phrase GOOD WHEN ISSUED FOR THE PAYMENT OF MONEY enclosed in an octagonal tablet. These pages again reflect that the 2¢ tax was being paid by the payor rather than the payee, contrary to the normal procedure.

The B die is also found used in connection with imprinted stamps of states and foreign countries. Many bonds sold to foreign nationals have impressions of German and English tax stamps, but to my knowledge, no listing of these has ever been attempted. On checks, the B die, in orange, is found used on an International Bank Draft with a blue 10 centimes stamp of France impressed to the right. The B imprint is overprinted with "check", in red, reading upwards. All examples of these that I have seen have been between the banking houses of M. Morgan's Sons (New York) and Messrs. Fould & Co. (Paris). The check comes in two parts, one with "Original" and the other with "Duplicate". Accordingly, I am suggesting to Scott Publications that the listing for this check be modified to show the original as RNB-15a, and the duplicate as RNB-15b.

In addition to the foreign imprints, Nevada also imposed a 2¢ tax on checks, which was paid by imprinted or adhesive stamps. Neither Sterling or Henkel listed any of these, and two of the three known types were first noted by Vanderhoof. The B die GOOD ONLY FOR CHECKS AND DRAFTS PAYABLE AT SIGHT in an octagonal tablet is found with a 2¢ Nevada orange red superimposed and also with a 2¢ Nevada green imprinted at the left. Vanderhoof didn't list the 2¢ orange red superimposed over the B die, with the above legend in the rectangular tablet, in his 1936 list. This rarity was first noted in Cabot's State Revenue Catalogue, and then by Scott in the 1938 Specialized. Cabot listed its value as RRR, indicating that only 1 to 3 copies were known at that time. I think we can concede that more than three copies now exist, and even though Scott shows no price, the last copy sold at auction brought \$55.00. All of the Nevada overprints that I have ever examined were drawn on The Agency of the Bank of California, Virginia, Nevada.

While neither Sterling or Henkels listed the Nevada overprints in their catalogues, they did list two varieties which have been subsequently omitted by both Vanderhoof and Scott. The first is the "Sample Die" of the B design. This was a specially made die used for sample checks and receipts. It differs from the normal die by the use of the word "sample" in place of "two cents" under the eagle. It came only in orange, and the ones I have seen also have the word "cancelled" printed in orange, at the lower right of the check.

The other variety omitted from current listings is the B imprint used for advertising by the American Phototype Co. on its cards and billheads. It is found in orange and purple and is overprinted with the following language, which I repeat, despite its length, to show the varieties of uses which may be found in the area of Revenue Stamped Paper: "This Company, under contract with the Internal Revenue Department, prints the following Vouchers, with the REVENUE STAMP IMPRINTED THEREON, viz: Checks, Bills of Exchange, Drafts, Bills of Lading, Bills of Sale, Certificates, Brokers' Notes, Original Process, Pawnors' Checks, Passage Tickets, Powers of Attorney, Proxies, Protests, Warehouse Receipts, Weighers Returns, Satisfaction of Judgements, Sheriff Returns, Receipts for Money or Property, &c".



Feb. 11/71  
I firmly believe that these latter two varieties should be listed in the next Scotts Specialized. Although it is true that they are not true stamps, since no tax was paid through them, they are clearly varieties of this die. In the absence of any listing for them in another section, such as proofs or essays, they should be included in the RN catalogue.

If you have any comments, please let me know at 407 Lincoln Road, Suite 9-A, Miami Beach, Florida, 33139

\*\*\* \*\*

\* HAVE HERSHFIELD, FIRST NATIONAL CHECKS AND MONTANA \*

\* TERRITORIAL WARRANTS, ALSO A FEW U.S. GOLD COINS. \*

\* MY PRIME INTEREST IS IN EARLY WESTERN CORRESPONDENCE, \*

\* EITHER STAMPED OR STAMPLESS BEFORE 1890. WOULD TRADE \*

\* MY CHECKS AND GOLD FOR WESTERN CORRESPONDENCE. \*

\* HARRY L FINE 2114 E. BALSAM MESA, ARIZONA 85204 \*

\*\*\* \*\*

#### MORE - WHAT THEY ARE DOING AND SAYING

On June 22, 1971 I exhibited and spoke to the Collectors Club of Boston. The subject was NUMISMATIC ITEMS RELATING TO PHARMACY. This exhibit included examples of checks from different pharmacies in the late 1800's and early 1900's. If you know of any items that may be of interest to me, please let me know. Leonard M. White, 116 Montclair Ave., Boston, Mass. 02131

\* \* \*

I would like to thank all the people that have written articles for The Check List - I have enjoyed them all. Mrs. Ruby Webb, 1735 Myron Ave., Stockton, Calif. 95205

\* \* \*


LARGEST CHECK - The greatest amount paid by a single check in the history of banking was \$960,242,000, paid on January 31, 1961, by the Continental Illinois National Bank of Chicago. This bank headed a group which bought the accounts receivable of Sears, Roebuck & Co., to whom the check was paid. Source - Guinness Book of World Records 1971. Sent in by Larry Adams, Boone, Iowa.

\* \* \*

Help C.C.R.T. to continue to grow; tell your collecting friends about our interests and activities. If you wish some additional application forms, drop your editor a note.

Show your friends a copy of The Check List - Take a copy to your next coin club meeting.

County Warrants for Sale  
Stanton County Nebr.(Special : One each of 23 types)  
(listed - \$7.00)



State of Nebraska  
 TREASURER OF STANTON COUNTY  
 Pay to N. E. Carleton or order  
 Nineteen <sup>33</sup>/<sub>100</sub> Dollars.  
 and charge to account of County Bridge Fund.  
 Bob Appleby *John Callies*  
County Clerk (Chairman County Commissioners)

Amount Levied \$5936.98  
 Amount Issued \$ 19.33

Nebr. Type STCW - 4

- Type STCW - 1 (Vignette) Train & Eagle, brown ink, pink paper  
1900 or before - \$ .75 each
- Type STCW - 1A (Vignette) Train & Eagle, black ink, pink paper  
1901 or after - \$ .50 each
- Type STCW - 3 (Vignette) Wheat shuck, black ink, white paper  
1900 or before - \$ .25 each
- Type STCW - 4 (Vignette) Equality before the law, red ink, white  
paper 1900 or before - \$ .75 each
- Type STCW - 5 (No Vignette) County Warrant, black ink, white  
paper 1900 or before - \$ .50 each
- Type STCW - 7 (Vignette) Equality before the law, black ink,  
pink paper 1900 or before - \$ .75 each
- Type STCW - 8 (No Vignette) Jury Warrant, black ink, pink paper  
1901 or after - \$ .35 each
- Type STCW - 9 (Vignette) Equality before the law, black ink,  
white paper 1901 or after - \$ .35 each
- Type STCW - 10 (Vignette) Equality before the law, & Eagle,  
black ink, white paper.  
1901 or after - \$ .45 each
- Type STCW - 11 (Vignette) Farm scene, black ink, gray paper  
1901 or after - \$ .45 each

Pioneer Documents  
&Art Gallery  
P.O. Box 333

Pilger, Nebr. 68768

Vernon A & Eva M. Putz  
Owners



County Warrants for Sale  
Stanton County Nebr.

(Special : On each of 23 types)  
( listed - \$7.00 )

- Type STCW - 12 (Vignette) Farm scene, black ink, orange paper  
1901 or after - \$ .45 each
- Type STCW - 13 (Vignette) Farm scene, black ink, yellow paper  
1901 or after - \$ .45 each
- Type STCW - 14 (Vignette) Farm scene, black ink, blue paper  
1901 or after - \$ .45 each
- Type STCW - 15 (Vignette) Equality before the law & Eagle, green  
ink, white paper.  
1901 or after - \$ .45 each
- Type STCW - 16 (No Vignette) Warrant, black ink, white paper  
1901 or after - \$ .20 each
- Type STCW - 18 (No Vignette) Warrant, black ink, gray paper  
1901 or after - \$ .20 each
- Type STCW - 19 (No Vignette) Treasurer of Stanton County, black  
ink, yellow paper  
1901 or after - \$ .20 each
- Type STCW - 20 (Vignette) Man shucking corn & Eagle, black ink,  
yellow paper  
1901 or after - \$ .30 each
- Type STCW - 21 (Vignette) Man shucking corn & Eagle, black ink,  
white paper  
1901 or after - \$ .30 each
- Type STCW - 23 (Vignette) Farm scene, black ink, yellow paper  
1901 or after - \$ .30 each
- Type STCW - 25 (Vignette) Man shucking corn & Eagle, black ink,  
green paper  
1901 or after - \$ .30 each
- Type STCW - 27 (No Vignette) Warrant, black ink, yellow paper  
1901 or after - \$ .20 each
- Type STCW - 33 (No Vignette) County Warrant, black ink, green  
paper  
1901 or after - \$ .20 each

All of these County Warrants are from 50 to 70  
years old and in good to excellent condition.  
These 23 different County Warrants, if purchased  
separately would cost \$9.10.

Pioneer Documents

&

Art Gallery

P.O. Box 385

Filger, Nebr. 68768

Vernon A. & Eva M. Furr - Owners

The following was sent in by Ken Hallenbeck of Fort Wayne, Ind.  
This column is reprinted by permission of The News-Sentinel,  
Fort Wayne, Indiana 46802.

Sat., May 22, 1971

FORT WAYNE NEWS-SENTINEL 7B

## TO YOUR CREDIT

# Checks Well on Way To Becoming Relics

By BILL BRUTTON, JR.  
Credit Bureau of Fort  
Wayne, Inc.

Credit cards have been around for a long time. Some, like department store and major oil company credit cards, date back to the turn of the century.

The T&E cards (travel and Entertainment), like Diners Club, Carte Blanche and American Express, leaped into prominence after World War II.

Except for some half-hearted attempts to cash in on the trend in the 50s, banks had shied away from credit cards. Up to the mid-60s that is. By 1965, however, the results of the first tests of direct electronic money transfer to bank computers had proved successful. The checkless society had become a practical goal for the near future and bankers began to see credit cards as the first step towards transfer of funds, not only for store purchases, but for a wide range of services such as rent payments, insurance premiums, taxes, mortgage payments and professional services -- the boom in bank credit cards had hit, and hit hard.



Bill  
Brutton, Jr.

Since then, the bank's strategy has been to get the cards into as many hands as possible. All Americans are being trained for the electronic money card of tomorrow. This accounts for many banks issuing cards to the populace indiscriminately, as was done a few years ago. This unsolicited mailing of cards has been the prime factor in bringing Federal legislation into being and is one of the reasons for pending legislation which, if passed, would further curtail the banks in their administration of card plans. In spite of the fact that the outraged cries of the multitude of Americans who received these unwanted cards created havoc in our legislatures, the banks knew what they were doing. Give a man or woman a free credit card and no matter how reluctant they are to use it at first, chances are, sooner or later, they'll dig it out of the drawer they buried it in and they'll use it, and use it, and use it -- because these little plastic devils are addictive.

The results are in and the score keeps going up: nearly 41 million active card holders now in the two major bank credit card systems, with a total of almost 61 million card holders counting all systems. The amazing part is that nearly all of these card holders have been recruited in just a little more than four years!

What's more, the rate of recruitment continues at such a high level that students of the credit card boom predict more than 79 million Americans will be using bank cards by the year 1974. Then, as many people will have bank credit cards as will have checking accounts. After that, it should be comparatively simple for the banks to eliminate checking accounts and replace them with the already existing credit card accounts.

All businessmen who are successful have to be smart and efficient -- the first rule of survival in the economic jungle. It just happens that bankers have been a little smarter and luckier than most. The banking system in this country has been faced with a billion-dollar-a-year cost in processing the nation's checks. Not only can they save this tremendous jackpot when checks become museum pieces

but on their way to the checkless society a funny thing happened -- they found they could make money with the credit card. Not just money, big money! So, fellow Americans we are on our way into the true electronic money card economy. In fact, we are already through the door -- look around you.



Robert R. Cook 93 Overlook Rd. Upper Montclair, N.J. 07043

(Illustrations accompany this article and will be found at its conclusion)

Although not as well known as Virginia City, Austin was an important silver mining camp and supply center for many smaller towns in Eastern Nevada.

Colonel John Reese, a Mormon surveyor, who laid out the route used by his people from Salt Lake City to their settlement at Genoa, Nevada in 1851, later in conjunction with Colonel Simpson of the U.S. Army, surveyed a similar route for use by the Pony Express. This trail was adopted by them in 1860. Later the Overland Mail and Overland Telegraph companies used the same course across what was then the western part of Utah Territory.

In this area the Overland Mail Company located their principal station on the Reese River at a town then called Jacobs Springs (later changed to Jacobsville), from which came the pioneers of the mining district located near that river. Three months after Nevada Territory had separated from Utah in March 1862, William Talcott, keeper of the stage station, while hauling wood by horse team within the city limits of Austin discovered silver bearing quartz. When assayed at Virginia City the ore proved to yield \$6000.00 to \$7000.00 a ton.

This news started an immediate rush. The Reese River Mining District was formed with Talcott as recorder and a code of laws adopted. Government necessarily followed with the County of Lander being established with its seat at Jacobsville.

In January 1863 the town of Clifton was formed near the mines and eventually merged with Austin which was laid out the following month. The population grew so fast that on a single day a total of 274 freight teams, 19 passenger wagons, 69 men on horseback, 31 on foot and 3 pack teams entered the town.

The International Hotel of Virginia City was taken apart board by board and hauled 150 miles across the desert to be reconstructed at Austin.

Journalism made its appearance with the publication of the "Reese River Reveillie" in May 1863.

The territorial legislature incorporated Austin as a city and the first election for mayor was held in April 1864, the candidates being Charles Holbrook of the Union Party opposed by David E. Buell a Democrat. This election caused a famous wager between Reuel C. Gridley a Missouri Democrat and Dr. H. S. Herrick a Republican. If Buell won Herrick agreed to carry a 50 pound sack of flour from Clifton to the East End of Austin. Gridley was to carry the sack in the opposite direction if Holbrook should win the election, and deliver it to Herrick at his house in Clifton. Gridley lost the bet and as part of an elaborate procession including a band and the elected officials on horseback, carried the sack draped in Union flags. When he set it down in front of the Bank Exchange Saloon one and a half miles from the start, it was suggested that the sack be auctioned off for the benefit of the U.S. Sanitary Commission, the Civil War counterpart of the Red Cross. This was done, and so successfully that it was auctioned again and again in many places, raising \$275,000 for the cause. Gridley's store in the East End of Austin is still standing and the sack is preserved in the Nevada State Historical Museum at

Pa. 115 Jul. 91

Carson City.

PROPERTY OF  
American Revenue Assn.  
Library

At the beginning of 1865 Austin could boast eight ore mills with a total of 62 stamps, and by 1866 the number of mills had increased to 14 and the stamps to almost 200. The town was served by the Overland Mail Co which ran from Salt Lake City to Virginia City. This line connected with the Overland Stage Line at Salt Lake which extended the route to Atchison, Kansas and with the Pioneer Line which ran from Virginia City to Folsom, California. The Federal Government paid these three lines a total of \$875,000 to carry the U.S. Mail.

The Overland Mail Co. had 17 stations between Austin and Virginia City and 34 between Salt Lake City and Austin.

Drivers were paid \$60.00 a month and station keepers \$40.00 a month. The trip from Salt Lake to Folsom, California took five days, 21 hours. The fare from Austin to Virginia City was \$40, the journey taking 40 hours. Other stages which served Austin included Wilson & Co. which ran from Austin to Ione (Nye County) being a distance of 60 miles for which they charged \$15.00. The towns of Twin River, Kingston and Blue Spring were also served.

The banking community consisted of the firms of Paxton, Thornburgh & Co; C. D. Bonestel; and the First National Bank of Nevada (Ill. #1). The town was also served by the Atlantic & Pacific Telegraph Co. and its rival the U. S. Telegraph Co., completed in 1866.

No history of Austin would be complete without mentioning the Manhattan Silver Mining Company of Nevada. This company evolved from the partnership of four pioneer miners who arrived in the Austin area in December, 1862. They were Felix O'Neill, J.Q.C. Vandenbosch, George Buffet, and John Frost. They located the North Star, Oregon, and Southern Light claims. This company became successively O'Neill, Frost & Co., then the Oregon Co. In 1865 they were bought out by a New York company and the name changed to the Manhattan Silver Mining Company (Ills. #2 & #3) By 1871 this company controlled nearly all the mines and Austin entered a relatively stable period of production which lasted to 1887, resulting in a total output of \$19.2 million in silver.

Wells Fargo & Co. maintained a station at Austin offering their services consisting of express, freight, exchange, letters of credit, collections and commissions, and shipment of bullion and coin.

Mention should be made of the Curtis Brothers, Melville and Allen. Allen had come to Austin in 1865, becoming a bookkeeper with the Oregon Milling & Mining Co. and continued with them until its merger with the Manhattan Co. (August 1865). He held the same position with the successor company until February 1867 when he was appointed superintendent, in which capacity he served until replaced by his brother Melville in 1870. Allen was also responsible for the construction of the Austin City Railroad which connected with the Nevada Central at Clifton. He was also a member of the firm of Paxton & Curtis, Bankers of Austin; Paxton & Co., Bankers of Eureka, Nevada and Gage, Curtis & Co., wholesale grocers of Austin; the other partner being W. S. Gage of San Francisco, a director of the Nevada Central Railroad and Humboldt & Colorado Railroad. Melville Curtis was surveyor of Lander County (1876-77) and Chief Engineer of the Pioneer Hook and Ladder Co. of Austin. (Ills. #4 & #5)



Throughout the 1870's the Austin mines remained productive and transportation costs used up much of the profit. The city had hoped to be on the transcontinental railroad but when completed it ran no closer than Battle Mountain, 100 miles to the north. In 1875 Mike Farrel obtained a subsidy from Lander County of \$200,000 to construct a narrow gauge railroad from Austin to Battle Mountain. It was finally completed in February 1880. This line was called Nevada Central and ran until abandoned in 1938. With completion of the railroad, mining boomed in Austin until by 1883, 29 mills were in operation with a combined total of 444 stamps. Some of the mines then in production were the Panamint, Paxton, Buel, North Star, London, Independence, Oregon, Isabella, Union and Savage. These had at one time or other worked 69 shafts and 100 distinct veins.

After 1887 Austin suffered a decline, but in 1894 the J. Phelps Stokes interests worked the mines. Smaller operations in the 20th century brought the total production to \$23 million.

At the present time Austin is a quiet county seat of about 500 population. It is one of the better preserved mining towns of Nevada and certainly less commercialized than the more famous Virginia City. Austin's place in the History of the West seems assured.

SOURCES: Nevada Ghost Towns & Mining Camps, by Stanley W. Pahler-Howell-North, Berkeley, California 1970; The Bonanza Trail, Ghost Towns and Mining Camps of the West by Muriel Sibell Wolle, Bonanza Books, New York 1953; History of Nevada, Thompson & West 1881, reprinted by Howell-North 1958, Berkeley, California; Harrington's Directory of the City of Austin for the year 1866, Myron Angel, Editor-Austin 1866.

No. 12

City of Austin,

1869

Ill. #I

## First National Bank of Nevada,

Pay to the order of *James G. Sullivan* *of Nevada*  
*One hundred and fifty dollars*

\$150.00

Boat, Stevens & Co. 15 Spruce St. N. Y.

Ill. #II

The Manhattan Silver Mining Company, of Nevada.

1691

*James G. Sullivan*  
*One hundred and fifty dollars*  
TO PAXTON & CURTIS,  
BANKERS.

AUSTIN, NEVADA.

III. #III

The Manhattan Silver Mining Co.

No 1401

187

Ten Dollars of Malleable Silver

At Huston & Curtis, Bankers,  
Austin, Nev.

Agent.

III. #IV

Huston & Curtis, Bankers.

\$ 1,700

Austin, Nevada, Dec 8 187

Pay to Patton & Curtis or Order

Twelve hundred

to Herbert R Smith

#5 Courtland St

New York

J. Mauchet

MADE IN PHILA. PA.

The Manhattan Silver Mining Co.

Dec 10 20

Wm. Curtis & Company,

391

PAID BY THE BANK OF THE STATE OF NEW YORK

Dec 10 187

Payable at Banking House of  
PATTON & CURTIS,  
AUSTIN, NEVADA

Herbert R Smith



## A BRIEF REVIEW OF VIGNETTE HISTORY

In very brief form this was the situation when the Civil War broke out. The bank note engravers had built up a large variety of vignettes over the years and they were accustomed to offering their clients a little new engraving and a lot of old engraving to be mixed about on a plate from which the bank notes required would be printed. They had done this for many years and had filled the needs which the Federal Government had never attempted to satisfy. As of the period up to 1861 the United States had never printed paper money. They had only minted specie or "hard money".

In 1861 the United States started to issue paper money and then in 1863 with the passage of the National Bank Act it no longer was possible for individual banks to issue their own currency. All currency had to come through the Treasury Department in accordance with the above Act.

With the currency needs of thousands of banks no longer being filled by the established printers of paper money, the urgent security for their stock of vignettes was diminished. At the same time during the period of the establishment of the Bureau of Printing and Engraving the Government was still relying on the American Banknote Co. and others for the printing of the new currency, stamps, documents etc. But the Government insisted upon entirely new engraving and art work in general so the old material was not being used. This was especially true for some of the vignettes that had been in use for many years.

Paralleling the above changes was the growth of the art of lithography which enabled an entirely new group of printing suppliers to enter the field. These were the stationery stores who catered to the growing needs of business even as the engravers had responded 50 years earlier to the banking needs.

Since the art work which had done yeoman service for so many was now open and available to anyone we now see a stream of lithographed items which were produced at low cost for a mass market by a comparatively large number of printers.

Probably the first item that they turned their inexpensive vignettes to were the so called "Civil War Patriotic Envelopes". These literally poured from the presses in almost endless variety. Some represented real original art work but enormous amounts were simply copies on lithographic stone of art work from many years before.

As the war ended and things became more normal the situation Mr. Rathjen describes became more general. The old vignette art work became part of the stock in trade of printers all over the country and could appear on anything from a bank check to a laundry bill. The same vignette might well appear in the catalogues of several type foundries cast in steel for those who had small "job" printing establishments. Of course much new work was added as the years went by but every once in awhile one might see a throw back to the pre war days even into the 20th Century.

For further information in this direction those interested could consult "The Handbook of Early American Advertising Art", Dover Publications, 1947 and "The Story of the American Bank Note Co.", published by them in 1958.

Frank L. Cox 853 Washington St. Gloucester, Massachusetts 01930

Embossed stamps on documents for the collection of revenue were first used in this country in the Massachusetts Bay Colony in 1755, and two years later in the Colony of New York. In both colonies this method of taxation provided, along with other measures, a way of raising money for the defense of their territory against the Indians and the French. The French and Indian wars cost the colonists 25,000 of her men and about 20 million dollars, so it is easy to understand why these measures were enforced by the respective colonial governments without serious opposition.

In Massachusetts four different designs were used to represent the four denominations, in New York but one design was used with the change of denomination indicated at the bottom of the design. The stamp was embossed on the vellum, parchment, or paper at the office set up for the purpose. The method in use at the time was as follows: A short steel bar with the embossing die attached to one end was placed over the blank document and the impression made by a blow from a hammer. Many of these stamps as well as the documents are in remarkably fine condition in spite of the fact that they are nearly two hundred years old.

While there is considerable interest in the early colonial stamps, there is perhaps a little more activity in the collection of the First Federal issue of embossed revenue stamps. At the time when the First Federal stamp act became effective on July 1, 1798, there were sixteen states in the Union. Each state was provided with its own set of dies, denominations ranging from 4¢ to \$10. The values above the \$1 denomination are practically unknown, with the exception of perhaps a half dozen in the hands of collectors. Altogether there were fifteen denominations in each set of dies so that a complete collection of all the states would number 240. The nearest approach to this is a collection of 103 owned by a lawyer in Kentucky.

I believe I am safe in saying that many of these values will never be found and therefore no one will ever own a complete collection. This gives zest to the hunt and a thrill to the owner of each new and rare item; and the competition at present is very keen.

To my mind the historical angle in the collection of "embossed" is equally as interesting as the stamps themselves. The stamps of the colonial period bring to mind the development of the first colonies at Plymouth, Boston, Gloucester, Salem, Newburyport, Portsmouth, New York, New Jersey and Rhode Island. The hardships of colonial life, simple food and simple living, the cold of New England winters produced a rugged, God fearing race of men and women. Luxuries were practically unknown. Dancing, card playing, and the theatre, all were "Taboo". Moral and religious standards were high. Their settlements extended along the Atlantic seaboard for fifteen hundred miles and about three hundred miles inland, with a population of about three million people.

Many of the documents with the 111 Pence stamp bear testimony to the fact that the colonists were often thrown in jail for debt. Their property was attached, often in the form of a chair, a bed, their livestock, or their home. For certain offences their ears were cut off, they were flogged in public and sometimes branded on the forehead. Life was tough. We who are inclined to grumble at the present state of



affairs should reflect on what our ancestors withstood during their lifetime.

The great variety of documents on which the First and succeeding Federal embossed stamps were used reflects in an interesting manner many phases of life, business, commerce, and the industries following the Revolution and War of 1812. Almost every document has genealogical or historical interest and many bear autographs of genuine value. Just think of owning a stamped document with the signature of George Washington or Paul Revere. None have been reported to date.

For the beginner, the four, ten, and twenty-five cent stamps of many of the states are now available at small cost. If you are interested in the history of your country, you will find enough leads in a dozen of these documents to keep yourself and your librarian busy during your spare time for six months to come.

\* \* \* \* \*

Edr's. Note - Does any member own a fiscal document of this vintage that contains an embossed revenue stamp produced in this country? Let us know.

Mr. Cox will share more information on this interesting subject in the October issue of T.C.L.

\* \* \* \* \*

The following listings are furnished through the courtesy of Mr. E. N. SAMPSON, dealer in Old Covers. It is reproduced from a folder published by Mr. Sampson, Cover Specialist - Old U.S. Covers, Territorial Covers and Cancellations on and off Covers. Mr. E.N. Sampson may be contacted at P.O. Box 592, Bath, N.Y. 14810.

#### UNOFFICIAL TERRITORIES OR "STATES"

DESERT - Mormon "State" created by Brigham Young March 5, 1849. Ceased to exist with formation of Utah Territory, September 9, 1850.

FRANKLAND OR FRANKLIN - "State" formed in August, 1784, in northwest corner of present Tennessee. Existed until 1788.

INDIAN TERRITORY - Region first called "Indian Country" established June 30, 1834. Never had territorial government. With Oklahoma Territory became Oklahoma State November 16, 1907.

JEFFERSON - Territory created October 24, 1859. Ceased to exist when Colorado Territory was formed February 28, 1861.

\* \* \* \* \*

#### CONFEDERATE STATES OF AMERICA

| <u>State</u> | <u>Ordinance of<br/>Secession Passed</u> | <u>Admitted to<br/>Confederacy</u> |
|--------------|--|------------------------------------|
| Alabama      | Jan 11, 1861                             | Feb. 4, 1861                       |
| Arkansas     | May 6, 1861                              | May 18, 1861                       |
| Florida      | Jan. 10, 1861                            | Feb. 4, 1861                       |
| Georgia      | Jan. 19, 1861                            | Feb. 4, 1861                       |
| Kentucky     | *  | Dec. 9, 1861                       |
| Louisiana    | Jan. 26, 1861                            | Feb. 4, 1861                       |
| Mississippi  | Jan. 9, 1861                             | Feb. 4, 1861                       |

(Cont'd on pg.132)

Jul. 71

# A CHECK FOR THE BLIND AND THE PROTECTU CHECK

Larry Adams, 969 Park Circle, Boone, Iowa 50036

THIS IS A SPECIAL CHECK FOR THE USE OF A BLIND PERSON. WHEN PROPERLY EXECUTED IT IS NEGOTIABLE THE SAME AS ANY OTHER CHECK FOR AN AMOUNT NOT EXCEEDING THE FIGURE MARKED BELOW

\$5 \$10 \$25 \$100

VALLEY BANK & TRUST CO.  
DES MOINES, IOWA

33-5+  
713

DATE \_\_\_\_\_ No. \_\_\_\_\_

PAY  
TO THE  
ORDER OF \_\_\_\_\_

\$ \_\_\_\_\_

DOLLAR

SIGNATURE \_\_\_\_\_

1071300541

COPYRIGHT 1948  
THE OMAHA NATIONAL BANK

In studying checks, the serious collector studies all types of checks and their use. One such check, which is quite unusual, is this "Check for the Blind", issued by a Des Moines bank.

Probably its most unique feature is that the figures in the left margin of the check and the lines and other words on the face of the check all have RAISED features, similar to Braille, to enable a blind person to properly execute a check. I am not very familiar with the methods used to teach handwriting to blind persons, but I certainly think this would be a great practical aid, as well as useful thereafter. This is something I want to check into further.

The numbers in the margin of the "blind" check remind me of the PROTECTU CHECK, shown below. The Protectu Check was listed as #9 in Jack Weaver's recent article on protectographing methods in CHECK LIST #6. This margin serves as a method of indicating the "maximum amount payable" of either check, and in the case of the Protectu Check, serves primarily as a method of preventing fraudulent alteration.

CAPE GIRARD, Mo. \_\_\_\_\_ 192 No. \_\_\_\_\_

**THE FIRST NATIONAL BANK 80-103**

NO GOOD FOR MORE THAN LARGEST AMOUNT SHOWN

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

DOLLARS

IN FIGURES ON LEFT MARGIN VOID IF MARGIN DETACHED

PROTECTU CHECK

100 200 300 400 500 600 700 800 900 1000



I am interested in finding out more about checks that fall into either or both of these categories, and welcome correspondence from any C.C.R.T. member who has any information about checks of this type, or who may have any of these checks and would be willing to let me make copies of them.

I understand that a special type of money was once proposed for use by blind persons, but this idea was never adopted. Does any C.C.R.T. member have any information concerning this proposal? I would like to hear from you if so.

\* \* \*

Ed's. Note - Mr. F. Lee Stegemeyer in his column "About Stamps & Coins" that appeared on page 15-F of The Cincinnati Enquirer of Sunday July 4, 1971 had the following to say under the heading BRAILLE CURRENCY:

"Earlier this year the Netherlands started issuing currency coded with Braille dots to aid blind people in determining the value of the paper money." He goes on to say a Dutch spokesman notes it is their intention to issue all future Dutch banknotes with this braille device to protect the blind.

The July 7, 1971 issue of Coin World (page 46) reports that Rep. John Rarick (D-La.) recently introduced H.R.9102, a bill that would provide braille denominations on United States paper money. Rep. Rarick acknowledged that problems would be created because of the stockpile of currency stored at the Federal Reserve. He further notes that it may take years before our currency finally contains a braille notation but the present bill provides for a progressive step forward.

\* \* \* \* \*

WANTED

WANTED

WANTED

Checks for use by the "blind" and any type of PROTECTU CHECK or other check showing protectographing practices. Also any clippings or information about same

Larry Adams, 969 Park Circle, Boone, Iowa 50036

\* \* \* \* \*

AL WICK ACTIVE IN CENTRAL STATES SHOW (Pictures on pg131)

Our good friend and strong supporter of C.C.R.T. Al Wick was quite involved in the recent C.S.N.S Convention in St. Louis. Besides entering three exhibits in competition, Al also presented programs daily. He is also editor of his own publication HOBBIES TO ENJOY.

On page131 is pictured three cases of checks Al Wick entered in the miscellaneous division. While it did not place, it was a great display well presented and organized. It depicted various kinds of checks that are collected. Checks shown were first charter banks, those with various revenue stamps, old and modern checks in sheet form and so on. Al's persistent efforts will get him a trophy yet.

Al's other exhibit took a 3rd place. It was a dandy, well presented case of Brazilian Bills - Congratulations! His third exhibit, a very old book on medals was an interesting one - quite a collectors item to own.

Al's wife, Alma was missed by her many friends during this convention as she had just returned home from the hospital. We do hope by now she is feeling very much better and we wish her well.

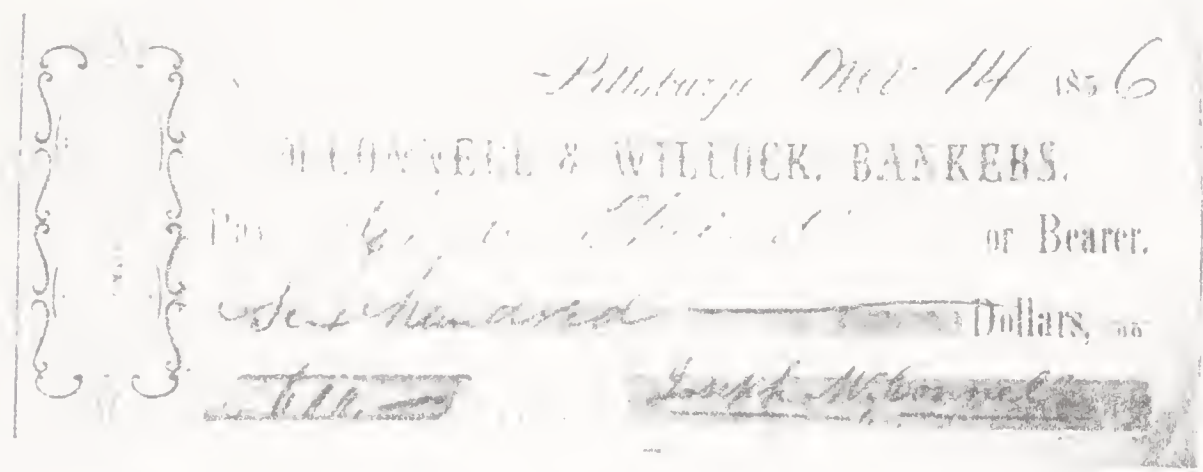
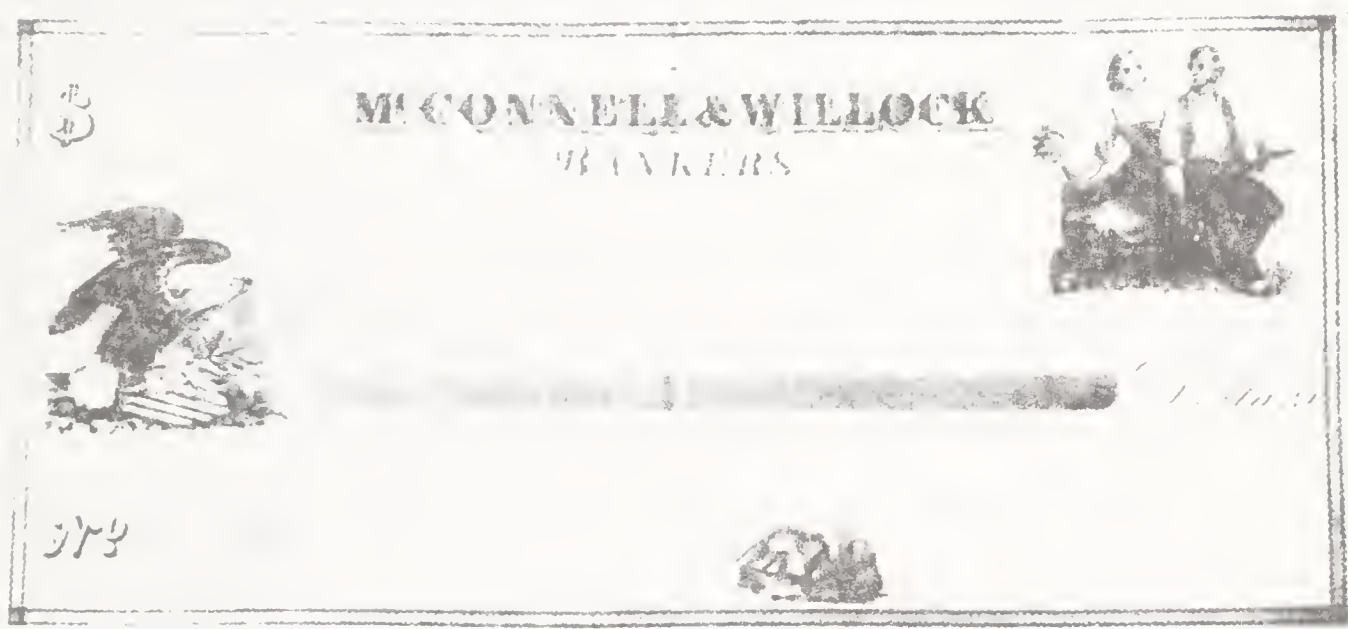
186 Jul.

MERCHANT BANKERS

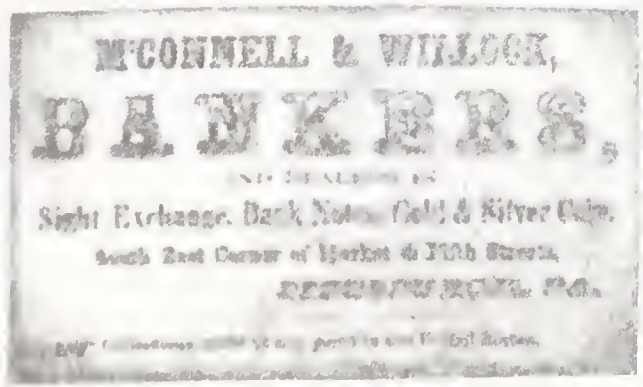
Harry G. Wigginton 4227 E. Williamsburg Dr.  
(CCRT #86) Harrisburg, Pa. 17109

W. H. M'Connell in the 1820's opened a general mercantile business in the Pittsburgh, Pennsylvania area. He had two sons, F. B. M'Connell and Joseph M'Connell. Both worked in their father's business during their youth and early manhood. After the death of W. H. M'Connell, F. B. M'Connell continued the family business.

Advertisements in the early 1850's list F. B. M'Connell as a dealer in Dry Goods, Trimmings, etc. About 1855, Joseph M'Connell entered into a partnership with a Mr. Willock, forming M'Connell & Willock, Bankers, with backing coming from the successful family mercantile operation. Business cards, bank drafts, and checks set the dates of the bank operations from about 1855 to 1857.



End panel gives address

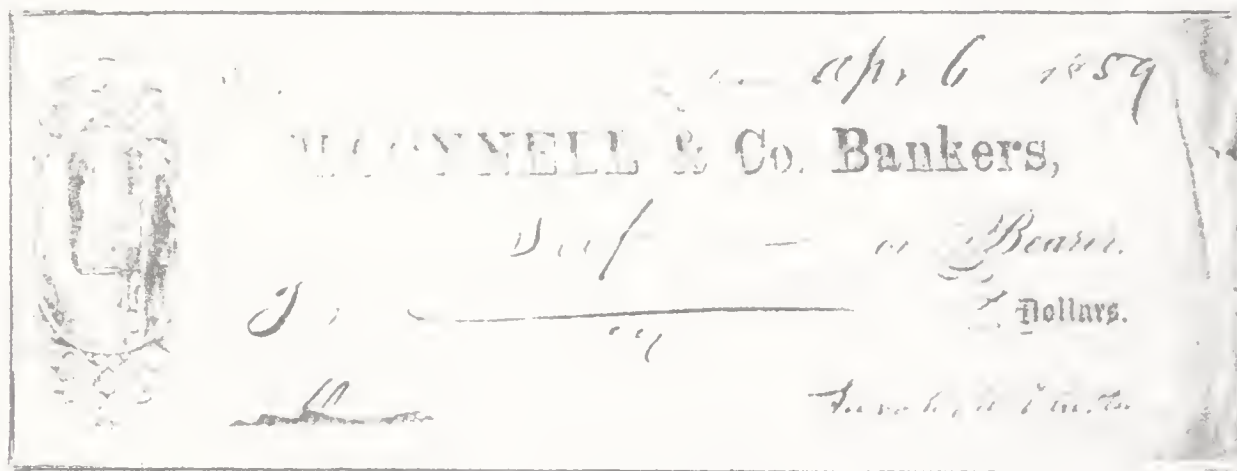


Ad reads: "M'Connell & Willock BANKERS and dealers in Sight Exchange, Bank Notes, Gold & Silver Coin, South East Corner of Market & 5th St. Pittsburgh, Pa. Collections made at any point in the United States.



Other documents show that the bank continued to operate until late 1857, when the partnership dissolved and Joseph M'Connell traveled west to Iowa. As best as it can be determined, F. B. M'Connell, had a year earlier closed the family dry goods business and ventured west to the Fairfield, Iowa area. There he set up a small general business and wrote his brother that the area showed good promise and that he should come to Iowa.

After settling his affairs with Willock, Joseph M'Connell went to Fairfield, Iowa in early 1858. Joseph desiring to keep his hand in the banking business, started plans to open a bank in the small community of Fairfield. F. B. M'Connell remained in his dry goods store, but backed Joseph financially and formed a partnership in M'Connell & Co., Bankers. By late 1858 they were established, serving the community in a mercantile and banking capacity. Pictured is an 1859 check drawn on M'Connell & Co., Bankers, as well as their business card showing F.B. M'Connell and Joseph M'Connell as partners.



Check datelined Fairfield, Iowa April 6, 1859 in the amount of \$10 to "Self". Vignette pictures large factory type building with smoke coming from stacks.



Business card reads: "F.B. M'Connell-upper left, Joseph M'Connell -upper right. M'Connell & Co. BANKERS and Dealers in Sight Exchange, Bank Notes, Gold & Silver Coin, FAIRFIELD, IOWA." Last fine line of photograph of card is not readable.

All the items pictured came from a descendent of the M'Connell family who sold them to an antique dealer, finally finding their way into my possession. From the material I was able to piece together this story. It ends in 1860, as no other data concerning the family shows a date after early 1860. If the Civil War forced the family to enter into its conflict and became one of its fatalities is not known. At any rate it presents an interesting insight into the establishment of one of Iowa's early banking families.

## THE PRINTING PROCESS

Ray Rathjen

4047 Graham Street

Pleasanton, Calif. 94566

### Part I

#### A Brief Look at the Intaglio and Lithographic Methods of Printing Securities -

Lucky is the man who has in his collection, checks printed from line-engraved Intaglio plates! Fine, you say, but what are line-engraved intaglio plates? It is the intent of this article to answer these and other questions about the printing process and see how they effect the beauty and value of our checks.

The three basic methods of printing are Intaglio (image sunken below the surface of the printing plate), Lithography (planographic or having the image on the surface of the plate), and Letterpress (the image is in relief or above the surface of the plate). We will, however, concern ourselves with the first two methods since most of the checks of the 1800's were printed by one of these two methods, especially those having portraits or vignettes. So many changes have been made to advance the state of the art in each case that it is necessary to include a little of the history connected with each process.

#### The INTAGLIO Method

As stated above, Intaglio, (pronounced "intalyo") is a method of printing that is done from plates where the image is sunken below the surface of the plates. There are several methods used to accomplish the engraving of Intaglio plates but the two methods we are mainly interested in are line engraving and etching. It is believed that the first direct link to intaglio plate printing came from the Roman art called "Niello", which consisted of engraving metallic surfaces with fine lines and filling the cuts with a hard dark amalgam. The craftsmen kept copies of their work for future reference by smoking the piece, wiping off the surface with oil and applying damp paper under pressure. The result - an intaglio print. It is known that the first dated proof of an etching was made in 1513 by Urs Graf of Switzerland. The other artists who excelled as etchers were Van Dy k and Rembrandt.

Line engraving is done by incising the polished surface of a metal plate with tools called gravers, burins and scrapers. These tools are made of hardened steel and set in wood handles. The tool scrapes out a strip of metal nearly free from burr. Line engraving is nearly a lost art as few people possess the special talent required to transfer artwork to steel and retain an exact likeness as in the transfer of a portrait. Nearly always the engraver will specialize in one branch of the art, such as portrait, figure, landscape, scroll, lettering, etc.

If a designer is to do an allegorical design for a check he will design a new figure or modify an older design of his and when he is satisfied he will give it to an engraver or in some cases one man will do both the design and the engraving. The engraver will then make a very accurate tracing of it on the steel, a process called "set-off". After this he cuts with graver or burin so as to reproduce the exact likeness of the design in the soft steel die. Each line, dot or square must be exactly placed to preserve the original expression. Another engraver may do the background or border and another the lettering. When printed, the illustration will be in reverse, so all engraving must take this



into account. After the plate is completed ink is applied and worked into the channels of the engraving. It is then cleaned by wiping the ink from the surface of the plate, leaving ink only in the incised lines. An impression is then taken, resulting in a print with a slightly embossed effect, having great detail and excellent reproduction of composition and shading.

Until recently a slightly dampened paper was used to give the paper more stretch so that it could be forced into the channels and pick up the ink. This method of intaglio printing is most often used for the printing of securities that might be counterfeited because of the difficulty in copying by either hand engraving or photocopy.

Up to this time the impressions were made directly from these engraved plates. Not too many impressions could be made before the plate was worn out or had to be re-worked. Steel plates usually gave around 30,000 impressions before retouching was required and copper plates about 3,000. A process for duplicating plates was needed. In the early 1800's a man named Jacob Perkins developed a process whereby duplicate plates, or plates having four or more identical impressions could be made. The process was called "Siderography".

After the introduction of siderography the engravings were usually done singly on flat dies. The dies may be of a vignette, another a portrait, and others of fancy border or other design. Die proofs pulled from a die of a vignette or portrait are prized by collectors today, especially if signed by the artist or engraver (See illustration of die proof at conclusion of this article). When the proper dies, selected by the customer were assembled they were transferred to soft steel cylinders called "rolls". This was done by passing the roll over the die under pressure, causing the design to be transferred to the roll in relief. The roll was then hardened and the design transferred again to one or more printing plates or a master die. The completed die was then hardened and four identical images could be transferred by the same process to a four subject plate such as were used in printing checks and banknotes. Proofs taken from printing plates are called "plate proofs". The person who transfers from die to plate is called a Transferrer. He must be a master of both art and mechanics with many years of training so that the process of hardening rolls and dies will not in any way distort or degrade the quality of the original die. He is equally as important to the finished plate as the designer and the engraver and each must have a thorough knowledge of the others art.

Printing plates were made by this method for nearly one hundred years and was the method used by many of the bank note companies to print checks, notes and securities until the early 1900's. The Treasury department used this method for its earlier checks (1860's) and in some cases used dies prepared by the American Bank Note Company.

Mention should be made of Asa Spencer, an American clockmaker, who in 1812 patented an engine-turning device to ornament watches. It consisted of cams and gears which exerted a series of eccentric circular motions to a die clamped to the machine bed. A stationary tool having a very fine point cut an endless design of such quality that it was soon used to engrave portions of the dies used to print securities to discourage counterfeiters. An improved version of this device, called a geometric lathe is used today to engrave the border design that frames each United States dollar bill. One can now begin to see why checks printed from intaglio plates are desired by collectors over checks printed

by other methods when beauty of design is the factor being considered.

In the latter part of World War I, the Bureau of Engraving and Printing developed the manufacture of intaglio plates by electroplating. In brief, this method employed the use of a steel engraved master plate upon which alternate layers of nickel and copper were deposited by electrolysis to form an exact replica in reverse of the steel master. This reverse formation, called an alto, was then used to create basso reproductions, or press plates, by the same method. In 1928 further improvements were made. The use of copper was discontinued and the bassos were made entirely out of nickel and only half of their former thickness. They are then cemented to thin sheets of iron to form the press plate. Today almost 98 percent of our paper money is printed from electrolytic plates having an average life of a half million impressions.

Etching is the other method often used to make intaglio plates, but sometimes both etching and engraving were used on the same plate. Etching is done on a plate that has been coated with acid resisting compound called a "ground". After the ground has been applied the surface is usually coated with lampblack, so the artist can trace the main forms of the image on the plate before he starts "needling" the plate. Etching needles, a steel point in a handle, are then used to cut fine lines thru the ground to bare copper, but not scratching the copper plate. When the drawing is complete the back and edge of the plate are treated with an acid resist and the plate is dipped in a mixture usually containing nitric acid until the desired amount of etching has taken place. Only the lines on the copper that were cut by the needle will be etched by the acid as all the other background is covered by the resist or ground. The plate is then cleaned of ground and is ready for intaglio printing.

Both engraving and etching produce plates of excellent quality. If you are wondering, as I was, how to tell the two apart by looking at your checks or notes under a magnifying glass, here is what the gentlemen at American Bank Note Company said in answer to my query: "One could not reliably tell from a print whether the original dies had been engraved with burin or etched. The original die, if examined, would reveal this information but the printed work that comes from a die would not. The appearance of the printed lines from a plate will vary with the type of press used, the type of ink and the speed at which the press is run. They all contribute to the inability to reliably make a judgement as to whether the original die was engraved with burin or etched".

(The final installment of this article covering Lithography will appear in the October issue of T.C.L.)

Mr. Rathjen, author of this article is interested in obtaining a copy of THE STORY OF AMERICAN BANK NOTE COMPANY printed by the same company. If you have a copy you wish to dispose of or know of a copy available, please contact the author at the address given at the beginning of this article.

Comments, additional information and similar articles are ALWAYS WELCOME!

(SEE ILL. NEXT PAGE)

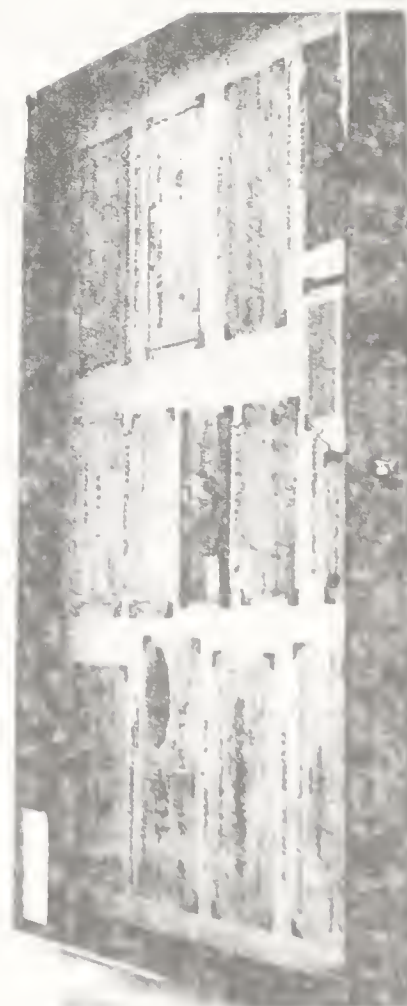
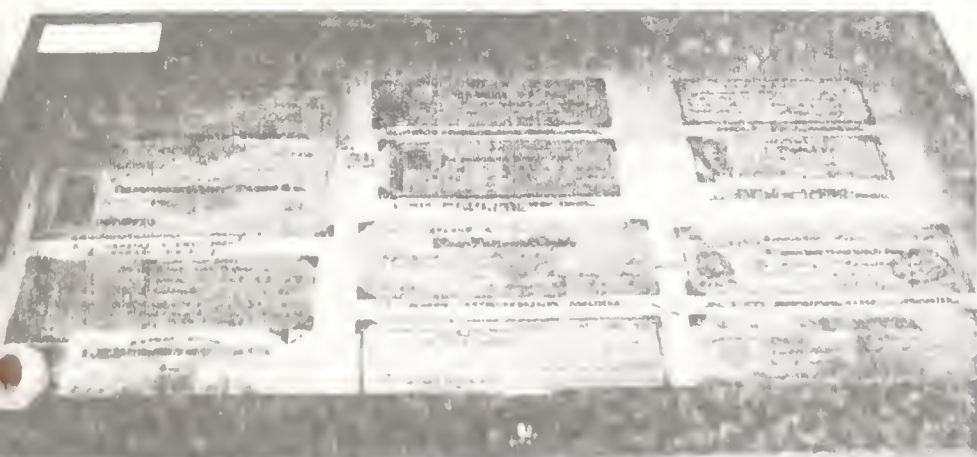
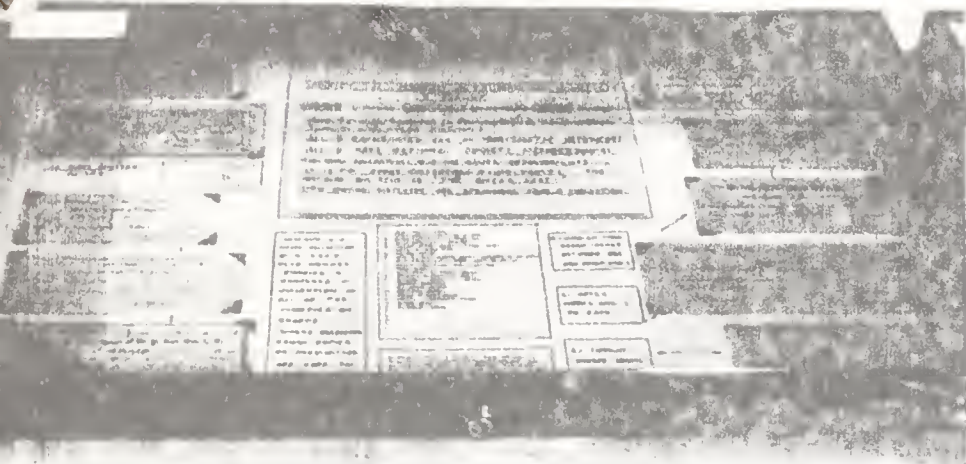


From the collection of Robert Flair  
American Bank Note Co. EXHIBIT 125



EXHIBIT OF AL WICK

Below are cases of checks exhibited at the Central States  
Convention at St. Louis, May 1971. See article on page 125



Pg. 152  
Jul. 71

## INFORMATION OF INTEREST

TERRITORIAL CHECK OR NOT was the title of Raymond H. Rathjen's interesting article that appeared on page 61 of the last issue of T.C.L. (Apr 71). Mr. Rathjen comments further on this article in a letter to the editor dated June 12, 1971:

"Since the article on Territories appeared in The Check List (issue 6), there seems to be those who prefer the dates listed in Scott's 1970 book UNITED STATES STAMP CATALOGUE, SPECIALIZED on page 21. I have spent a good deal of time trying to determine which list of dates is correct and to date cannot honestly say. The list I used in my article originated with the United States Department of the Interior. Why not let the members decide? I would suggest that each member (or one from each state) write to the historical department of their state (Capitol Building) and find out the date that each state recognizes as the correct date and then write to me or The Check List and we can come up with a correct list of our own.

If I have caused a friendly controversy within the ranks I am pleased, as I feel this is a healthy situation which usually results in finding the correct answer."

Ed's. Note - Your cooperation is needed, lets verify or correct these dates as necessary. A quick letter to your state historical society will do the trick. Send the information to Mr. Raymond H. Rathjen, 4047 Graham St., Pleasanton, Calif. 94566. Your editor will also forward any information to Mr. Rathjen.

\* \* \* \* \*

And still more on the subject of TERMINATION DATE OF REVENUE STAMPS - Ed R. Heldof 534 Midland Ave., Garfield, N.J. 07026 writes the following: "I am sure if all collectors checked their collections, we would come up with the expiration date of the documentary tax as July 30, 1883. In my collection I have seven checks with imprinted RNG-1 dated from December 1882 to July 17, 1883. I also have two checks RNG-1 "REDEEMED" dated January 4, 1884 and April 18, 1884."

\* \* \* \* \*

Gene Morris of Forest City, Iowa sends further information on the ERROR CHECK illustrated on page 65 of issue #6 of T.C.L. (April). He reports: "My Yale, Iowa check with the printing error caused Larry Adams to do a little research and he came up with the answer - The left end with the wrong number of 72-2080 is the Aredale State Bank of Aredale, Iowa number.

\* \* \* \* \*

### CONFEDERATE STATES OF AMERICA (Cont'd. from pg. 123)

| <u>State</u>   | <u>Ordinance of<br/>Secession Passed</u> | <u>Admitted to<br/>Confederacy</u> |
|----------------|--|------------------------------------|
| Missouri       | *  | Nov. 28, 1861                      |
| North Carolina | May 20, 1861                             | May 27, 1861                       |
| South Carolina | Dec. 20, 1860                            | Feb. 4, 1861                       |
| Tennessee      | June 8, 1861                             | July 2, 1861                       |
| Texas          | Feb. 1, 1861                             | Mar. 6, 1861                       |
| Virginia       | Apr. 17, 1861                            | May 7, 1861                        |

\* Never formally seceded from Union.

Above dates taken from DIETZ' CONFEDERATE STATES CATALOG and HANDBOOK

\* \* \* \* \*



## - - - FOR SALE - - -

|                |  |         |
|----------------|--|---------|
| ALABAMA        | - Bill of Exchange, Mobile 1836. Cotton bales and sailing ship vignettes.  | \$6.00  |
| CONNECTICUT    | - American Revolution debt interest certificate signed by Oliver Wolcott 1789. He succeeded Alexander Hamilton as Secretary of Treasurer in 1795.  | \$15.00 |
| LOUISIANA      | - Fowler's Office sight draft, New Orleans 1836. Eagle and Justice vignette.   | \$7.50  |
| MISSOURI       | - Bill of Exchange, St. Louis 1852. Fine lined "safety" paper over entire face.  | \$6.00  |
| NEW YORK       | - Merchants' Bank, 1841. Sailing ship and wharf scene. (N.Y. City)   | \$3.00  |
|                | N. Y. City - Manhattan Company check, 1800, signed by Aaron Burr, traitor (A. Burr) Heavy ink line cancel in center, clean. Burr dueled Alexander Hamilton and was associated with Blennerhassett in Ohio River schemes. | \$70.00 |
|                | Buffalo - Manufacturers & Traders Bank, 1899 check with 2¢ battleship revenue stamp.   | \$1.00  |
| PENNSYLVANIA   | - Bank of North America, Phila. 1788.  | \$55.00 |
|                | Bank of Fenna., Phila. 1796.   | \$13.50 |
|                | Stephen Girard, Banker, Phila. 1824  | \$3.75  |
|                | Philadelphia Bank, 1825  | \$4.00  |
|                | Promissory note, 1811, Phila.  | \$4.50  |
|                | Corn Exchange National Bank, Phila. 1868 with 2¢ adhesive revenue stamp, circular cancel.  | \$1.50  |
|                | Corn Exchange - Another, amount over \$10,000.   | \$3.00  |
|                | Corn Exchange - 1873, with imprinted orange revenue stamp RN-J4.   | \$2.50  |
|                | Integrity Trust Co., Phila. 1920's blank.  | \$-.50  |
|                | First National Bank, Phila., 1930's blank, Charter No. 1, Keystone emblem.   | \$-.75  |
|                | Schuylkill Bank - blank check circa 1820, Phila. safety lines and large PATENT imprint. Possibly earliest form of check protection.  | \$10.00 |
| SOUTH CAROLINA | - Office of Discount & Deposit, Charleston, 1830 series (Bank of U.S. Branch) blank check.   | \$7.50  |

Ex. 134  
Jul. 71

## THE IMPORTANCE OF WATERMARKS IN QUESTIONED DOCUMENT EXAMINATION

William R. Heald, I.A.Q.D.E. P.O. Box 216 Albuquerque, N.M. 87103

(The following article was written for presentation before a convention of Questioned Document Examiners last fall, and is presented here in the belief that a few members of C.C.R.T. may have an interest in watermarks as they pertain to checks.)

This monograph covers watermarked paper and its use as a supplemental aid in questioned document examination.

- - - - -

Watermarks can be an effective aid in the establishment of the age of a document. The watermarks and the records of the mill where the paper was made will invariably show a time before which a document written on paper bearing that watermark could not have been made.

Watermarks have been used on paper for over 600 years, each paper maker using his own particular design or trade mark. As the paper industry developed in this country hundreds of watermarks made their appearance, until today when there are estimated to have been 40,000 watermarks put into use in over 600 years.

Not all paper is watermarked. Generally paper such as a "Bond"; used for writing, letterheads, certificates, forms, mimeographing, etc. have watermarks.

The cheaper grades of paper such as news print, card stock, etc are not watermarked.

Certain watermarks, such as LEDGER, BANK BOND, SAFETY or BANK CHECK, are not normally found used for unrelated purposes. For example; it would be very unusual to find BANK CHECK watermarked paper used as letterheads for a doctor or an industrial firm, as this paper was used almost exclusively for the printing of checks.

Certain PROPRIETARY watermarks, such as CARRIER, or BUFFALO, would not be used by another firm as these papers are the property of the firms mentioned and are special order paper.

Watermarks that are DATED, are an excellent method of determining the age of a specific document. For example, a watermark dated 1899 could not have been used for a document written in 1890, and it is unlikely to have been used after, say, 1910. However small quantities of paper may exist after this date in a printers stock, and letterheads printed on this type of paper may last a small company for a number of years.

SAFETY PAPER such as used for the printing of checks, should not be found used for unrelated purposes, as safety papers are generally issued to the printer in sufficient quantity to complete a job with little or no waste, and waste is destroyed. Some safety papers have both the printed safety design and a watermark.

Since many companies contract their printing, the paper used by the printers may vary from year to year, or if sufficient quantity has been printed at one time, it may last for several years. It is best to determine what watermark has been used on paper prior to, and subsequent to, the dates in question, since the questioned document may or



may not have the correct watermark for the period in question. Records of the printer may establish what paper was used for the job, and subsequently, the watermark on the paper.

Certain special REGIONAL watermarks; such as UTAH BOND, COLORADO BOND, and SILVERSTATE BOND, would normally be sold and used only in that particular geographical area or state, and the use of a regional watermark in an unrelated or distant area would be unusual.

Watermarks used on U.S. Government agency stationery, such as the FEDERAL EAGLE, should not show up on letterheads, etc, unrelated to official governmental use.

Certain types of expensive watermarked paper, such as TICONDEROGA EGG-SHELL, which is a fine smooth textured paper, would be unlikely to show up on the letterheads of a small town in New Mexico. In one particular instance this paper was used to print the Chase National Bank's 1932 Last Quarter Report to its stockholders.

Habit Establishes Usage An established professional man such as an attorney or doctor would be expected to use an excellent quality of paper for his letterheads, while an industrial firm which uses considerable amounts of paper in a years time would use less expensive grades of paper such as HAMMERMILL BOND, for such items as forms, form letters, interoffice correspondence, etc. The same firm would probably use duplicator papers such as A.B. DICK or DITTO.

Some paper makers vary the details of their watermarks from year to year, such as increasing or decreasing the overall dimensions of the watermark, or the addition or deletion of certain data or parts of the watermark.

Any unusual or unrelated usage of a watermarked paper should be the basis for suspicion in questioned document work. The use of a watermarked paper bearing proprietary watermark, and used as a threatening note, could indicate either direct or accidental access to the paper supplies of a company whose paper had been used for the note, and could lead to the early arrest of a suspect.

For the use of questioned document examiners, a data file has been developed using the following file system for categories of watermarked papers and safety papers.

#### WATERMARK AND SAFETY PAPER CATEGORIES

1. General
2. Proprietary
3. Pictorial
4. Dated
5. Regional
6. U.S. Government
7. Copy
8. Duplicator
9. Foreign
10. Miscellaneous
11. Safety
12. Carbon

(Numbers after each category indicate illustration numbers. Illustrations appear at end of this article.)

1. GENERAL: Under this heading are listed watermarked papers showing trade marks or designs, and identified as to maker, and not otherwise classified. (1 and 2)
2. PROPRIETARY: Watermarked paper bearing a copyrighted design, or trade mark, which is the property of a specific company and not of a paper company. (3, 4 and 19)
3. PICTORIAL: Watermarks which show as the central feature an animal, coat of arms, building etc, and not specifically identified as a proprietary issue (5 and 6)
4. DATED: Watermarks which show as a part of the design a specific date of issue or manufacture, and not the date of establishment of a company, unless a proprietary issue (7 and 8)
5. REGIONAL: Watermarks which show or mention a specific state or geographic local, and are generally used in that specific region. The design may also show a map, such as UTAH BOND (9 and 10)
6. U.S. GOVERNMENT: Watermarks which show the FEDERAL EAGLE, in any of the various styles used. (11 and 12)
7. COPY: Watermarks on paper used for copy work, such as XEROX, copy papers are usually specially treated for a specific copy process. (13)
8. DUPLICATOR: Watermarks on paper used for duplicating, such as DITTO, which is a 'spirit' process using alcohol soluble inks, and GESTETNER, which uses a mimeographic ink process. (14)
9. FOREIGN: Watermarks made in countries other than the United States, such as Canada, England, Germany, Japan, etc. (15)
10. MISCELLANEOUS: Under this heading are listed papers which are either,  
A) Unidentified as to maker, or (16 and 17)  
B) Partial watermark and unidentified
11. SAFETY PAPER: In this category are listed:  
A) Safety paper with a watermark, and (18)  
B) Safety paper without a watermark  
Safety papers have a printed design which prevents erasures and or the use of ink eradicators.
12. CARBON PAPERS: Carbon papers are listed by maker, or by general character.

- - - - -

This is a general categorical listing and has been expanded to cover each type of watermark or paper in more detail.

- - - - -

If any member of C.C.R.T. has any comments on this article or is interested in further information on watermarks or safety paper, I would greatly appreciate hearing from them....William R. Heald, P.O. Box 216, Albuquerque, New Mexico 87103.

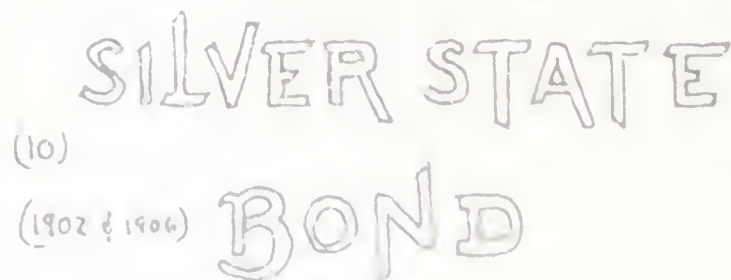
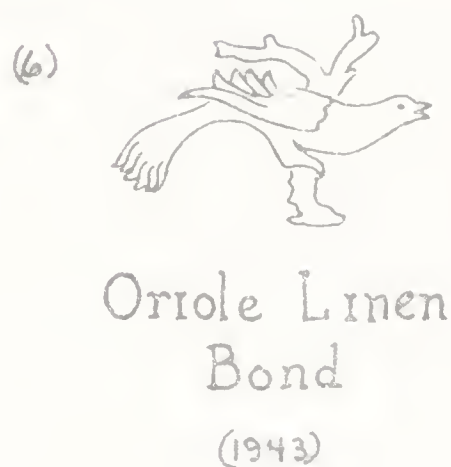
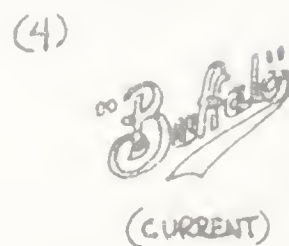
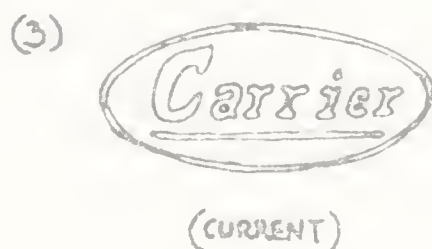
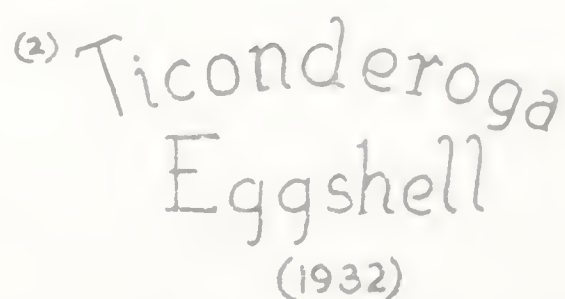
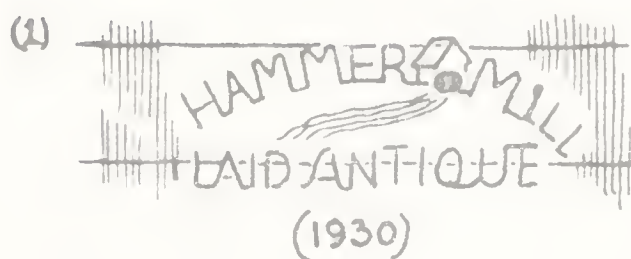
- - - - -

Another member, Larry Adams, 969 Park Circle, Boone, Iowa 50036, is also very much interested in the subject of watermarks. Mr. Heald and Mr. Adams are presently involved in further work on this subject. Mr. Adams would also be interested in hearing from members concerning watermarks.



# Watermarks

DRAWN BY WILLIAM R. HEALD



# Watermarks

DRAWN BY WILLIAM R. HEALD

(11)



(1969)

(12)



(1927)

(TREASURY DEPARTMENT)

(13)

XEROX

COPY PAPER

(CURRENT)

(14)

Gestetner

(CURRENT)

(15)

CERTIFIED COPY

(ENGLAND, 1940)

G.R.O.

(16)

RACCOON

(1930)

(17)

OLYMPUS

MILLS

(1893)

(18)

HAMMERMILL

SAFETY

MADE IN U.S.A.

(1953)

(full size)

(19)

(full size)



(WESTERN UNION 1933)



# Watermarks

DRAWN BY WILLIAM R. HEALD

(5)



WATERMARK ON PAPER OF OLD MEXICAN DOCUMENT  
DATED 1849 - PAPER PROBABLY MADE  
IN ITALY IN EARLY 1840'S

(SHOWN FULL SIZE)

Mrs. June Budd 1005 Avenue G Fort Madison, Iowa 52627

PART I of a Two Part Article

In the year 1922, Iowa had more banks than any other state in the Union, but here is nothing unusual in the banking history of this Commonwealth. During the formative period of American banking, prior to the Civil War, Iowa can not be said to have contributed any distinctive type of banking institution or control. Wildcat banking, prohibition of banking, a free banking law and a State bank were all found in Iowa. Thus the history of banking in Iowa from 1838 to 1921 offers a cross-sectional view of the history of banking throughout the nation.

Early banking in Iowa was influenced by the economic and political background of its history. The territory was rich in natural wealth, but sorely in need of working capital. The entire country was suffering from a chaotic banking situation and passing through a severe financial depression.

During the Territorial period the only chartered bank established in what is now Iowa was the Miner's Bank of Dubuque. The lead mines near Dubuque were responsible for its early settlement and commercial importance. Congressional approval was given with certain limitations on March 3, 1837.

The terms of incorporation, as amended by Congress, fixed the capital at \$200,000 - divided into two thousand shares of \$100 each. Nine commissioners were appointed to receive subscriptions; and these same men were to become the first directors. Subscriptions were to be opened in Dubuque County, and in such other places as the commissioners might think proper, as soon as convenient after the act received the approval of Congress.

The management of the affairs of the bank was a board of seven directors. They were required to be residents, citizens of the Territory, and stockholders of the bank. Their term of office was for one year, and election was to take place at a general meeting of the stockholders to be held on the first Monday in October. At these elections the shares were not given equal representation, but each stockholder was allowed one vote each for his first ten shares and above that amount only one vote for every ten shares.

The interest rate of the bank on its loans and discounts was limited to seven per cent payable in advance. Statements of the condition of the bank were required to be made by the president and cashier whenever desired by the Legislative Assembly of the Territory.

The most important function of a bank of that period was to issue notes for circulation. A bank without the right of issue was scarcely considered feasible. Banking laws and special charters were framed, therefore, primarily to provide safety for the community against unsound note issues. The Miners' Bank was not allowed to issue notes for circulation until one-half of the capital had been actually paid in. Of this amount, \$40,000 was required to be paid by the stockholders in legal coin of the United States. The limitation of the bank's indebtedness fixed a maximum limit to its note issue. No note or bill could be issued of less denomination than \$5 and the legislature reserved the



power to raise the minimum denomination of notes to \$10 after four years, and to \$20 after ten years.

There were no special provisions for redemption of notes in specie or penalty for non-re-demption. No preference was given to note holders over other creditors. The limitation on the volume of notes was very lax. The bank was not required to retain permanently the specie paid in at the outset. Objections to small notes were the ease of counterfeiting and the tendency for small notes to remain longer in circulation and hence the greater possibility for inflation. Its note issue was not strict enough to avoid the pitfalls of the banking practices of that day.

In this respect the charter of the Miners' Bank went as far as could be desired. But on the whole its note issue restrictions were not strict enough to avoid the pitfalls of the banking practices of that day. Several attempts were made to save the Dubuque institution, however it is difficult to say what extent was marked by mismanagement and fraud and how far it was the victim of the disturbed economic and political conditions of the times.

In the early days of statehood the larger towns of the state were located along the Mississippi River, and in them found the beginnings of private banking. The only institutions that could be called regular banks in the early fifties were located in the river towns. From 1847 to 1854 private banking originated in Davenport, Dubuque, Keokuk, Lyons, Muscatine, Fort Madison and Burlington.

The honor of being the oldest established bank in Iowa is now claimed by the National State Bank of Burlington. The National State Bank traces its lineage back to F. J. C. Peasley, who was banking in connection with a forwarding and commission business in the year 1842. This institution with numerous changes in organization has been in continuous existence since that time.

Banking facilities developed in the interior towns in very much the same way as in the Mississippi River points. Iowa City was the State capital until 1857. The pioneer bankers from 1850 to 1855 were located at Pella, Newton, Cedar Rapids, Des Moines, Council Bluffs, Omaha, Fort Dodge, Sioux City, Waterloo, Fairfield and Washington. This list does not include all interior banks established prior to 1855, but those mentioned are some of the more important pioneer private banks.

In 1857 a banking crisis occurred. The effects of the liquidations and failures during the panic and subsequently were to reduce the number of banks in Iowa and weed out the weaker institutions and rid the State of much of its poorest currency.

The Constitution of 1857 authorized the State legislature to enact a general banking law and also to provide for a State bank with branches. A free banking law was enacted but no banks were established under its provisions. However a State Bank was created and continued in successful operations until absorbed by the national banking system.

In creating a State Bank, Iowa was guided by the experiences of other states. Many of the neighboring Commonwealths had tried out the State bank system in some form.

Private ownership was a basic principle upon which the State Bank of Iowa was created. The Constitution imposed the further restrictions that the bank must be founded on an actual specie basis and that the branches thereof must be made mutually responsible for all notes issued to circulate as money.

A special election was ordered for June 28, 1858 and on the 29th day of July, Governor Love proclaimed the act in force.

The State Bank of Iowa was not a single institution but rather a federation of a group of institutions, each having its own capital, stockholders, directors and corporate charter.

The Governor called together the Bank Commissioners for the purpose of putting the new system into operation. Nineteen applications were filed by parties desirous of forming branches of the State Bank. After the board investigated the 19 applications they found that eight branches had met all the requirements of the law and were entitled to commence banking. A certificate to that effect was made to the Governor naming the following branches:

|                                   |                    |
|-----------------------------------|--------------------|
| The Muscatine Branch              | Application No. 1  |
| The Iowa City Branch              | Application No. 4  |
| The Des Moines Branch             | Application No. 10 |
| The Dubuque Branch                | Application No. 2  |
| The Oskaloosa Branch              | Application No. 15 |
| The Mt. Pleasant Branch           | Application No. 17 |
| The Keokuk Branch                 | Application No. 19 |
| The Merchants Branch of Davenport | App. No. 5         |

Seven additional branches were established from 1859 to 1865:

|                       |                   |
|-----------------------|-------------------|
| Lyons City Branch     | February 17, 1859 |
| Burlington Branch     | March 18, 1859    |
| Washington Branch     | March 18, 1859    |
| Fort Madison Branch   | August 11, 1859   |
| McGregor Branch       | February 15, 1860 |
| Council Bluffs Branch | November 14, 1860 |
| Maquoketa Branch      | February 10, 1864 |

These fifteen branches continued from the time of admission until the Bank's affairs were closed in 1865. Collectively they constituted the State Bank of Iowa.

(To be continued and concluded in Issue #8)

\* \* \* \* \*

(Continued from page 97 ) OTHER NOTES OF INTEREST

At the suggestion of Harry Fine of Mesa, Arizona, a regular contributor to T.C.L., future issues of membership rosters and other references made to members will have their C.C.R.T. number included. Your editor regrets that this was not done from the very beginning.

Remember to keep records of times, dates, events and officials present if you give a program on checks whether it be at a coin club meeting, service group, on radio, T.V. or other. This information will be needed when we get our Educational Certificate Program going.

\* \* \* \* \*

PATRONIZE OUR ADVERTISERS, mention C.C.R.T. and T.C.L. when you write them.



# E-A-R-L-Y C-H-E-C-K-S

Listed below are checks reported since our last issue of E.C.L. At this point the listings accumulated to date would serve an additional useful purpose if the earliest check or two from each state were made available in the form of a consolidated list. All checks listed in previous issues would be considered. Your editor would appreciate a volunteer from our membership to complete this project. Drop your editor a note if you would care to help. \* Indicates check illustrated following listing.

## BY STATE

| <u>State</u>             | <u>Bank Name</u>          | <u>Date</u>    | <u>Owner</u> |
|--------------------------|---------------------------|----------------|--------------|
| Pa. Phila.               | Bank of U.S.              | Sept. 30, 1801 | Gene Morris  |
| Minco, Ind. Terr.        | Bank of Minco             | Jan. 30, 1893  | H.G.         |
| Jenks, Ind. Terr.        | Bank of Jenks             | Dec. 18, 1907  | Wigington    |
| Columbia, Dak. Terr.     | Lodmis & Corry            | Mar. 9, 1885   | "            |
| Pa., Phila.              | E. W. Clark & Co.         | Jan. 11, 1881  | "            |
| Texas, Marshall          | Garrett & Key; Bankers    | Mar. 3, 1883   | "            |
| Va., New Market          | New Market Bk: of Va.     | Feb. 8, 1882   | "            |
| Va., Lexington           | The Rockbridge Bank       | Sept. 1, 1869  | "            |
| Va., Leesburg            | Loudoun Nat'l. Bank       | Jan. 22, 1875  | "            |
| Va., Petersburg          | Peoples Savings Bank      | Sept. 28, 1871 | "            |
| Va., Petersburg          | Citizens Bank of Peters-  | Mar. 7, 1870   | "            |
| Pa., Phila.              | Mechanics Bank burg       | Aug. 13, 1824  | "            |
| Pa., Morristown          | Bk. of Montgomery County  | July 19, 1847  | "            |
| Pa., Lancaster           | Reed, Henlenson & Co.     | Jan. 6, 1868   | "            |
| Pa., Huntingdon          | Union Bk. of Huntingdon   | Apr. 10, 1871  | "            |
| Ga., Augusta             | Dunbar & Sibley, Bankers  | Sept 8, 1872   | "            |
|                          | & Merchants               |                |              |
| N.Y., Albany             | Niagara River Bank        | Sept 25, 1857  | "            |
| Mass., Boston            | Merchants Bank            | Nov. 30, 1839  | "            |
| Ohio, Columbus           | Bartlet & Smith's Bank    | Sept. 1, 1872  | "            |
| N.Y., Albany             | New York State Bank       | Sept. 4, 1818  | "            |
| Colo., Boulder           | First Nat'l. Bank of      | June 6, 1896   | J.E.Seiter   |
|                          | Boulder                   |                |              |
| Colo., Denver            | The Adit Mining Co.       | Dec. 30, 1895  | "            |
| Colo., Leadville         | Trimble & Hunter; Bankers | May 28, 1887   | "            |
| *Ala., Shelby Iron Works | First Nat'l Bk of         | May 4, 1877    | "            |
|                          | Hartford, Conn.           |                |              |
| Ga., Savannah            | Southern Bk of the        | Oct. 22, 1898  | "            |
|                          | State of Ga.              |                |              |
| Ill., Jerseyville        | The State Bk of           | June 15, 1899  | "            |
|                          | Jerseyville               |                |              |
| Ill., Rock Island        | Mitchell V. Lynde         | June 19, 1884  | "            |
| Ill., Urbana             | The First Nat'l Bk.       | Dec. 22, 1898  | "            |
| Iowa, Corydon            | The Wayne County Bk.      | Jan. 24, 1880  | "            |
| Iowa, Marshalltown       | Marshalltown State Bk.    | Jan 6, 1900    | "            |
| Ky, Frankfort            | Nat'l. Branch Bk of Ky.   | Oct 15, 1903   | "            |
| Ky, Versailles           | Woodford Bank             | July 4, 1903   | "            |
| Md, Baltimore            | Nat'l. Union Bk. of Md.   | Mar. 16, 1866  | "            |
| Mo., Barnard             | Bank of Barnard           | Feb. 7, 1883   | "            |
| Mass., Boston            | Nat'l Webster Bk.         | Dec. 1, 1875   | "            |
| Mass., Cambridge         | Charles River Nat'l. Bk.  | Jan 15, 1899   | "            |
| Mass., Pittsfield        | Agricultural Nat'l. Bk.   | May 29, 1877   | "            |
| Mo., Independence        | First Nat'l. Bank         | Dec., 26, 1873 | "            |
| Mo., Montgomery          | Montgomery County Bank    | Oct., 25, 1897 | "            |
| Mo., St. Louis           | German Savings Institut-  | June 26, 1876  | "            |
|                          | ion                       |                |              |
| Mo., St. Louis           | South Side Bk. of St.     | Oct. 27, 1898  | "            |
|                          | Louis                     |                |              |

# BY STATE (cont'd)

| <u>Location</u>  | <u>Bank Name</u>                     | <u>Date</u>       | <u>Owner</u> |
|------------------|--------------------------------------|-------------------|--------------|
| Marysville       | The Merchants' Natl. Bk              | May 12, 1892      | J.E. Seiter  |
| Minneapolis      | The Security Bk. of Minnesota        | Apr. 7, 1905      | "            |
| Matawan          | Farmers & Merchants' Bk              | Nov., 15, 1879    | "            |
| Nevada, Virginia | The Nevada Bank, San Francisco       | May 4, 1883       | "            |
| Faterson         | First Natl. Bank                     | Aug. 10, 1864     | "            |
| Brooklyn,        | North Side Bk of Brooklyn, N.Y.      | May 10, 1900      | "            |
| Cortland         | The National Bank of Cortland        | Jan. 9, 1878      | "            |
| Kingston         | Nat'l. Ulster County Bk.             | Feb. 19, 1869     | "            |
| Monticello       | Nat'l. Union Bk. of Monticello       | Dec. 18, 1876     | "            |
| Newburgh         | Quassaick Nat'l. Bk.                 | Mar., 5, 1878     | "            |
| Bronx Borough    | Bronx Borough Bk.                    | Dec. 13, 1909     | "            |
| N.Y.             | Bank of the Republic                 | (1 month 3, 1852) | "            |
| N.Y.             | Metropolitan Bank                    | (11 Mo 16th 1852) | "            |
| N.Y.             | Nassau Bank                          | (8 Mo 16 1854)    | "            |
| Saratoga Springs | First Nat'l. Bank                    | May 28, 1878      | "            |
| Warwick          | First Nat'l Bank of Warwick          | Apr 25, 1874      | "            |
| Defiance         | Defiance Nat'l. Bk of Defiance, Ohio | July 29, 1882     | "            |
| Defiance         | Defiance Savings Bank                | May 24, 1876      | "            |
| Sandusky         | Third Nat'l Bk.                      | Aug. 17, 1885     | "            |
| La Grande        | La Grande Nat'l. Bank                | Oct. 25, 1913     | "            |
| Carlisle         | Farmers Bank                         | Dec. 30, 1878     | "            |
| Marietta         | First Nat'l Bk. of Marietta          | Apr. 28, 1871     | "            |
| Mount Joy        | Mount Joy Bank                       | July 12, 1871     | "            |
| Pittsburgh       | The German Nat'l. Bk.                | July 23, 1867     | "            |
| La Crosse        | Batavian Bank                        | Dec. 30, 1875     | "            |
| Richmond         | First Nat'l. Bank                    | Dec. 30, 1871     | "            |
| Phila.           | Bank of the United States            | Apr.22, 1807      | Cliff Murk   |

## NAMES & EARLIEST KNOWN DATES OF BANKS ISSUING 18TH CENTURY CHECKS

| <u>Location</u> | <u>Bank Name</u>          | <u>Date</u>    | <u>Owner</u> |
|-----------------|---------------------------|----------------|--------------|
| Phila.          | Bank of Philadelphia      | Oct. 6, 1796   | Gene Morris  |
| Phila.          | Bank of North America     | Oct. 6, 1791   | H.Wigington  |
| Phila.          | Bank of the United States | Mar. 29, 1798  | Cliff Murk   |
| Phila.          | Bank of North America     | Aug. 27, 1791  | "            |
| Phila.          | Bank of the United States | Oct. 31 1799   | "            |
| Phila.          | Bank of the United States | Sept. 29, 1792 | "            |
| Phila.          | Bank of the United States | Nov. 11, 1799  | "            |
| Phila.          | Bank of the United States | Apr. 17, 1795  | "            |
| Phila.          | Bank of the United States | ? , 10, 1796   | "            |
| Phila.          | Bank of Pennsylvania      | June 18, 1796  | "            |
| Phila.          | Bank of the United States | Sept. 27, 1792 | "            |
| Phila.          | Bank of the United States | May 19, 1792   | "            |

R-E-M-E-M-B-E-R

If you move send in your change of address.

If you submit material for our auctions.

Help are always needed for the continuing success of T.C.I.



INDIANapolis

No. 3502

Shelby Iron Works, Ala

May 4 1877

# FIRST NATIONAL BANK

OF INDIANAPOLIS

Pay to the order of  
*Fifteen*

Dollars

\$15.00

PAYABLE IN

*of August 1877*

Wells Lithographing Company Cincinnati

10. 28. 51 OFFICE OF  
G. A. SPANNAGEL,

St. Louis, June 26 1876



## GERMAN

*Savings Institution*

*Pay to A. L. ...*  
*Twenty Eight*



*and*  
*51 Dollars*

528.51

*G. A. Spannagel*



PENNSYLVANIA

# German National Bank

*Pittsburgh*

No.

*Pittsburgh June 23 1877*

Pay to the order of

*Samuel B. ...*

*Nineteen*

DOLLARS

Central National Bank,

Philadelphia.

*A. Eddy*

Lawrence Bank Note Co. New York

Submitted by Russell Rulau

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of National Geographic Society

## National Geographic News Bulletin

prepared and issued by the

National Geographic Society

Washington, D.C. 20036

### FAR-OUT CHECKS

### ARE NOTHING NEW

Immediate Release

Washington -- With Americans cashing some 22 billion checks a year, the demand for more variety keeps growing.

Since Wells Fargo Bank of San Francisco adorned its checks in 1968 with a picture of a stagecoach, checks have grown steadily more colorful.

Now they are printed with peace symbols or military insignia, depending on the customer's viewpoint. Beach scenes, op art, and floral patterns compete with sunsets, views of historic buildings, and famous landmarks on the face of multihued checks.

### Some Go Too Far

"The banks out West are sending us some riotous stuff these days," a New York teller observed. "Some are real mind-blowers."

Overly creative designs sometimes obscure signatures, as forgers were quick to note. The American Bankers Association recently reminded members that checks "are essentially operational documents."

Checkbook art is nothing new, and checks have been issued in unusual shapes and sizes through history, the National Geographic Society says.

The revival of decorated checks recalls bank checks of a century ago, engraved with detailed, fine-line drawings of gods and goddesses, steam locomotives, sailing ships, official seals, Latin mottoes, flowers, and crops.



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Just after World War II, a number of firms started using checks made up to resemble their products. A bakery issued checks cut and printed to look like wrapped loaves of bread.

Another company distributed checks shaped like fish, and still another used circular checks designed to look like its phonograph records.

The odd sized checks were discontinued a few years later when banks switched to automated equipment that could not process them.

### Hides and Shirts

Since no law stipulates the form a check must take, some occasionally continue to be written or painted on unusual surfaces.

In 1960 an Arizona rancher wrote a \$500 check on a 6-by-3-foot cowhide. Ordered by a judge to pay \$1,500 in a divorce action, a California man took the shirt off his back, scribbled his check on it--and it was promptly endorsed and cashed.

A sailor in San Diego sent home a check burned with a blowtorch on boiler plate. A month later his bank returned it, canceled with a blowtorch.

Another bank employed a guard's submachine gun to perforate the cancellation in a check written on steel by an arc welder.

Arizona police received a \$1 check carefully etched on a pear cactus a few years ago from a Canadian tourist who wrote that he had "been stung" to get a parking ticket from them.

Checks have been cut into a block of marble, written on roof shingles, a ski, a car fender, in lipstick on a brassiere, on bottle labels, even whitewashed on the side of a cow. All were honored.

They've also been written on bananas, watermelon, an egg, and a dead fish--but the customers may have had second thoughts when their canceled checks came back a few weeks later.

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## FRIENDLY WORDS FROM OTHER SOURCES

C.C.R.T. continues to receive publicity and coverage in various friendly publications. The June issue of NUMISMATIC SCRAPBOOK contained an informative article headed C.C.R.T. PUBLISHES 'CHECK LIST' AS GROUP GROWS. Since our last issue of T.C.L., COIN WORLD has devoted a large amount of space to C.C.R.T. COIN WORLD'S most recent article covered the content of our last issue. Antique News contained an item under their column "Books Received."

In their column "Know Your Antiques" by Ralph and Terry Kovel that appears in a great many newspapers across the country the following notation appeared, "What's new in collecting?.....Canceled checks have aroused the interest of some collectors. Machines used to protect checks are also collected. Check writers have been made since the 1870's. There are so many check collectors that a new club has been formed. If you are interested, write Robert Flaig etc. etc." Your editor is still trying to catch up on this mail.

Our good friend Jerry Bates, Box 7771, St. Charles, Mo. 63301 in his own ad appearing in the July 1971 issue of the Illinois Numismatic Assoc. COIN DIGEST lists C.C.R.T. with address and amount of dues. That's real cooperation! Jerry's OPA ration token article, including ration checks, appeared in a previous issue of T.C.L. He has manned our hospitality room, passed out our literature and invited prospects to join C.C.R.T. He has our information sheets, questionnaires and etc. to pass out at future shows he will attend. Jerry specializes in Merchants', Transportation, Sales Tax and OPA Tokens. If you have an interest in this field or know of a friend that has, get in touch with Jerry at the above mentioned address. One good turn deserves another.

CALCOIN NEWS the quarterly publication of the California State Numismatic Association in their summer issue again has devoted almost a half page to information about C.C.R.T. The article comments about our growth, our interests, etc. and gives the necessary information for joining. Their editor Mr. Lesley G. Lodge has been most cooperative in telling his readers about C.C.R.T and has done so in past issues as well.

We are on an exchange basis, T.C.L. for CALCOIN NEWS. It is a professional quality publication on slick paper with good articles and good illustrations. It is through the kind help and efforts of this organization and Mr. Lodge that the Wells Fargo article appears in this issue - authored by Don Thrall one of our members. Past issues of T.C.L. have also contained articles by Don Thrall which he first wrote for CALCOIN NEWS. This is an example of the interesting type of material that appears in their publication. (Listed on Check Reference page - this issue)

Many of our C.C.R.T. members out California way, or other parts for that matter, would enjoy the contents of this interesting publication. The current issue of CALCOIN NEWS has an interesting article "Collecting Bank Money Bags" by Don Thrall.

For further information on joining The California State Numismatic Association and receiving CALCOIN NEWS write their secretary Mr. Charles G. Colver, 611 N. Banna Ave., Covina, Calif. 91723.

PAPER MONEY the quarterly publication of the Society of Paper Money Collectors, a very interesting and highly informative work, notes under their "Library Notes" (New Periodicals) the receipt of The Check List,



Vol II, No. 1, 1971. Under "Commentary" the following reference is made. "For the first time in the Periodical Section, THE CHECK LIST is listed. It is the mimeographed publication of the Check Collectors Round Table. Filled with good articles, it would be even more useful if someone would furnish us with the Volume I issues." (Your editor will make certain the Society of Paper Money Collectors have a complete and up to date set of The Check List for their library)

A number of C.C.R.T. members have interesting articles in this current issue of PAPER MONEY (Vol. 10, Whole No. 38, No. 2) 1971) See Check Reference Material page, this issue of T.CL. for specific articles.

PAPER MONEY is a professional quality publication produced on high quality, slick paper stock with clear illustrations and authored by authorities in the field. They also offer library service to their members. Highly recommended. Current dues are \$4.00 per year and further information on membership may be had from Vernon L. Brown, P.O. Box 8984, Fort Lauderdale, Fla. 33310.

\* \* \* \* \*

### LITHOGRAPH STONES

Below is the information brought out about lithograph stones during the C.C.R.T. Meeting on May 14, 1971 in St. Louis, Mo.

The lithograph stone Ron Horstman brought to the meeting had a number of bank designs on it and was in an excellent state of preservation; unquestionably it could be used again with minor touch-up of the designs on it. It was approximately ten by twelve inches in size and about two and a half inches thick.

Additional information brought out during the discussion follows:.

Lithography stones are a special type of limestone with a very fine and even texture. The stone is rather soft and is easily broken.

Most of the early lithograph stones were imported from Bavaria and in transporting them here they were used as ballast in the ships. The stones are a light gray or off-white in color and of considerable weight. Ron's stone perhaps weighed twenty to twenty-five pounds.

A greasy type of material was used to form the printing designs on the surface of the stone. Stones could be used over and over; each time a new design was desired, the old one was planed off. In later years this was done by mechanical means.

Designs that were to be used again at a later date were treated and the stones then placed in inventory for future use. They were stored on their edges and code numbers painted on their sides.

In the beginning the impression taken from the stone was accomplished by placing a piece of paper over the properly inked stone and rolling it by hand, a single sheet at a time with re-inking in between. Later methods placed this stone in a press and with continuing refinements it reached the point that it was possible to use the lithograph stone to print offset, that is, not have the material being printed come in contact with the stone. This made possible much longer and faster runs. The offset presses were usually referred to as flatbed presses. Printing from stones is obsolete for commercial purposes now; metal plates on rotary presses have taken its place.

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-----CHECK REFERENCE MATERIAL -----

| <u>Publication</u>   | <u>Issue<br/>Date</u>                    | <u>Title</u>  | <u>Page #</u> |
|--|--|---|---------------|
| Numismatic Scrapbook   | May 71                                   | Numismatics of 'Old Alabama'<br>Cont'd. from Apr. 71 issue<br>Includes Bank Issues of Mobile<br>(Mobile County) Page 502 ill-<br>ustrates counter check of First<br>National Bank of Mobile - por-<br>trays 5 flags under which Mobile<br>has existed. To be continued in<br>June 71 issue. | 500           |
| Numismatic Scrapbook   | June 71                                  | C.C.R.T. Publishes 'Check List'<br>As Group Grows. Describes<br>activities and interests of<br>C.C.R.T.   | 606           |
| Numismatic Scrapbook   | June 71                                  | Numismatics of 'Old Alabama'<br>Cont'd. from May 71 issue.<br><br>Pg. 628 illustrates Mobile<br>Savings Bank check, blank<br>187-, O.B. Dimmick & Vignette<br>of cotton bloom, printed by<br>Corlies, Macy & Co., N.Y.  | 626           |
| The Numismatist<br>(Monthly publication<br>for A.N.A. Members)                               | May 71                                   | An Old Timer's Tale - as told<br>to Fred Lockley. Early gold<br>story & minting of gold in<br>early West.   | 669           |
| Calcoin News<br>(Quarterly pub-<br>lication of Calif-<br>ornia State Numis-<br>matic Assoc.) | Summer 71<br>Vol. 25,<br>No. 3           | Collecting Bank Money Bags<br>by Don T. Thrall<br>Describes experiences obtaining<br>bank money bags.   | 86            |
| Calcoin News   | Summer 71<br>Vol. 25<br>No. 3            | Report on C.C.R.T growth and<br>information about C.C.R.T.<br>Also gives info. for joining.<br>(Courtesy Calcoin News editor)   | 89            |
| Paper Money<br>(Quarterly publication<br>of Society of Paper<br>Money Collectors)            | Vol. 10<br>No. 2<br>Whole No. 38<br>1971 | Centenary of the First Dominion<br>of Canada Currency by Walter<br>D. Allan. Excellent repro-<br>ductions of Die Proofs.  | 47            |
| Paper Money  | Vol. 10<br>No. 2<br>Whole No. 38<br>1971 | John W. Eddy - From Early<br>Banking to Frontier Mining.<br>By Harry G. Vigington   | 59            |



OTHER REFERENCE MATERIAL

From Larry Adams, Boone, Iowa:

HISTORY OF LETTER POST COMMUNICATION BETWEEN THE U.S. AND EUROPE,  
1845-1875

The following is reported for those of our members who are very much  
interested in postal history.

Selected United States Government Publication gives the following in-  
formation: Describes and explains development of the postal services be-  
tween the United States and Europe from 1845 to 1875. In 1845 an act  
was passed providing for the subsidization of the United States mail  
packets and the reduction and simplification of postal rates. These  
acts of Congress initiated the development of the United States postal  
service to European countries and it is to this development that this  
volume is directed. Contains many illustrations and an appendix show-  
ing postal rates to foreign countries, 1848-1875. ix + 234 p. il.  
SI 1.28:6 Stock No. 4700-0121. Cloth \$4.25. Order from Manager, Public  
Documents Distribution Center, 5801 Tabor Ave., Philadelphia, Pa. 19120  
\* \* \* \*

Another mentioned by Larry Adams -

Fletcher, C. H. 6 EASY WAYS TO RECOGNIZE A BAD CHECK (1950) Booklet,  
\$1.00. Order from Fraud Detection and Prevention Bureau, 2515 West  
82nd Street, Chicago, Ill. 60629.  
\* \* \* \*

The following references are from Kenneth L. Hallenbeck, 1141 W.  
Lexington Ave., Fort Wayne, Indiana 46807. He writes in part ".....have  
been reading my back issues of The Numismatist going back to 1909. My  
set is complete back through '09. Anyhow, in reading them, I've found  
a number of references to checks. In the October 1922 issue of The  
Numismatist on page 494 a statement was made that Faran Zerbe exhibited  
at the recent A.N.A. 1922 convention, checks signed by famous people.

There were 7 pages devoted to checks and check collecting (pages 570 -  
577) in the 1923 December issue of The Numismatist. Rubber checks were  
described on page 266 of the April 1931 Numismatist. A check of William  
Jennings Bryan was described on page 383 in the July 1926 issue of The  
Numismatist with a picture of the check. A welfare check of the city  
of Detroit was described on page 40 of the January 1931 issue."  
\* \* \* \*

Remember to continue to send in these important reference items!

\* \* \* \*

\* WANTED WANTED WANTED WANTED WANTED WANTED \*

\* Wanted Missouri Banking Material Including NATIONAL CURRENCY,  
CHECKS, OBSOLETE NOTES and others from ST. LOUIS, MAPLEWOOD,  
CLAYTON, MANCHESTER, CARONDELET and ST. CHARLES.  
\*

RONALD HORSTMAN ROUTE #2 GERALD, MISSOURI 63037  
\* \* \* \*

BID IN THE C.C.R.T. AUCTION \*\* OFFER MATERIAL IN C.C.R.T AUCTION

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# C L E A R I N G   H O U S E

Listed below are items members wish to BUY, SELL, TRADE OR WANT

- WANT Drug and Medical items - Checks, scrip, advertising notes, cards, envelopes, tokens, medals, anything relating to medicine and pharmacy. Leonard M. White, 116 Montclair Ave., Boston, Mass. 02131
- WANT Checks from banks in England from about 1935 to date. Can be used or unused. I need your help - would like very much to hear from any C.C.R.T. member - dealer or collector - who has these for sale or trade. Thanks. Larry Adams, 969 Park Circle, Boone, Iowa 50036.
- FOR SALE ENGLISH CHECKS 10 for \$1.00  
OLD CHECKS with revenue stamps on \$1.00. Dale Myers Walters, 1959 Clays Mill Rd., Lexington, Ky. 40503
- TRADE I collect Life Insurance Policies and have 40 or 50 of them including some extras I would like to trade. I would be willing to trade for other life insurance policies or other items such as checks or bonds. Kenneth L. Hallenbeck, 1141 W. Lexington Ave., Fort Wayne, Indiana 46807
- WANT Back issues of PAPER MONEY - Numbers 1 through 13. Larry Adams, 969 Park Circle, Boone, Iowa 50036
- WANT Pre 1935 checks, used preferred. Edward Held, 534 Midland Ave., Garfield, N.J. 07026
- WANT Oldest cancelled check you have from each state. Stock Certificates from banks, RR's, Shipping Co's. Any stock with a picture of an eagle on it. Pre - 1900 sewing machine trade-cards in color. State price or what you want in trade. Bryan Hovey, P.O. Box 31, Lebanon, Oregon 97355
- WANT Checks for use by the "blind" and any type of PROTECTU CHECK or other check showing protectographing practices. Also any clippings or information about same. Larry Adams, 969 Park Circle, Boone, Iowa 50036
- WANT Source material for a works on the Banks of Cass County, Indiana or suggestions as to where it may be obtained. Richard A. Martin, 1516 Douglass St., Logansport, Indiana 46947
- FOR SALE Send SASE for list of Sales Tax tokens, trade tokens, ration tokens, Christmas Seals, etc. Reasonable prices. Jerry Bates, Box 777, St. Charles, Mo. 63301
- TRADE I collect expired credit cards and department store charge-a-plates and would be willing to trade checks, coins, tokens for them. I collect metal and cardboard credit cards and charge plates as well as the more common plastic ones. Kenneth Hallenbeck, 1141 West Lexington Ave., Fort Wayne, Ind. 46807
- WANT Cut-Cancel Devices as used on early checks. Also want printers sample books of checks, stocks, bonds etc. Books and papers on early printing and printing methods. Directories of early printers in the Cincinnati, Ohio area. Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227



## SPECIAL OFFER

One of our members has sent us a large quantity of the so-called "Iron Cliffs" material, with the proceeds of sales to go into the C.C.R.T. treasury. Some of this material was entered in Auction #6 and frankly, didn't do as well as it should have. We think it was mainly because members didn't know what to bid. At least it deserved to do much better because it's nice, clean, colorful material. So we're going to try to price it at a level where it will sell. We're not really asking any favors because we're sure you are getting your money's worth at these prices--but remember that C.C.R.T is the full beneficiary of your purchases.

- Offer #1 - Seven different checks 1870/80 on either Third Natl or Natl Park Bank, N.Y.C. All with imprinted revenues: 2 x RN-B1, 3 x RN-D1, 1 x RN-F2 and 1 x RN-G1. No vignettes but handsome checks completed with flourishing penmanship.  
All seven checks for.....\$4.00
- Offer #2 - Five drafts on Iron Cliff Co's form (Large vignette of miners underground plus company crest, all in brown ink) drawn in the field on the Company Treasurer in N.Y.C. One with RN-B1, one with R15, another with R-104, one with R137--plus a "goodie" with 65¢ to \$1.20 in 2nd & 3rd issue revenues.  
All five for... ..\$1.75
- Offer #3 - Full sheet of 5 large checks, uncut, unperforated, green ink on white stock, on First Natl Bank. Negaunee, Michigan with RN-D1. Truly a real special at .....\$3.00
- Offer #4 - Sheet of 4 large unused Land Agent's drafts (no stubs) in check-like format, bearing RN-X7.  
Per Sheet.....\$1.50
- Offer #5 - Classic sheet of 3 unperforated checks with stubs (not imprinted for company, usable by individuals) on the long-gone Michigan Iron Bank. (H.E. Pearse, Banker) Negaunee, Mich; datelined \_\_\_188\_\_\_. Black flowing script lettering on white paper. Per sheet.....\$1.75
- Offer #6 - Assortment of 4 sheets, unused, 3 of checks, 1 of drafts, for use of Iron Cliffs Co's Land Dept., each on a different pastel-colored stock, at least 4 items to a sheet; checks drawn on First Natl, Negaunee.  
All four for.....\$2.00
- Offer #7 Toss in an extra buck and we'll enclose with your order at least 4 other draft/check items we know you'll be pleased to have.

Send orders with remittance to:

Robert G. Flaig  
P.O. Box 27112  
Cincinnati, Ohio 45227





the

Check



List

## Check Collector's Round Table

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|   |           |          |              |
|---|-----------|----------|--------------|
| Volume II   | Number IV | Issue #8 | October 1971 |
| PUBLISHED BY ROBERT FLAIG P.O. BOX 27112 Cincinnati, Ohio 45227 |           |          |              |

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### WE ARE TWO YEARS OLD

C.C.R.T. has completed its second year of operation this month. We have come a long way in just two short years, starting with a handful of members in October 1969, we now boast 213 members located in 42 of our states and several foreign countries. Our collecting interests are being noted by more and more people interested in numismatics and paper-related Americana.

1971 has been an eventful year marked by more member participation, increased cooperation, the best activity in auctions to date, more interest in the well-being of C.C.R.T., as well as indications from more of our loyal members who are willing to get involved in the workings of this growing organization. (Our C.C.R.T meeting at the A.N.A. Convention in Washington substantiates this).

We have only one way to go, UP, as long as we have the continued support of our members, through their various talents and help. Membership will continue to increase in direct proportion to our combined efforts to inform other collectors that we have an organization dedicated to their collecting interests and we'll be able to interest more new collectors in the process too.

Our hobby has "taken hold" and here are a few indications that prove it: we continue to grow in size, more and more inquiries about C.C.R.T. are being received, "unrelated" national publications are making mention of our hobby, letters to your editor have increased tenfold, museums are requesting our publication including the Smithsonian, copies of T.C.L. are on file in the A.N.A. library, classified sections of numismatic publications contain more ads for checks than ever before, more dealers are stocking and offering checks and related material, more checks were in evidence at the recent A.N.A. Convention, and of course the inevitable - prices have gone up on checks etc.

1972 is just around the corner and we can make it an even better year to report next October when our third birthday rolls around - LET'S DO IT, but the time to start is now! How? A greater drive for new members, still more participation from members in the production of good researched informative articles for T.C.L., more involvement of

members in the actual function of C.C.R.T., more participation in our auctions - both in offering material and in bidding and there are many other areas that can stand an additional push.

\* \* \* \* \*

PLEASE NOTE

With this issue the great majority of our members dues for 1972 will be payable. Please take the time NOW to send in your dues...\$3.50, the exception being members outside U.S.A. Your dues are needed to keep CCRT solvent and continuing to function. As you'll note from the resume of the minutes of our meeting in Washington this past August, all members present, to a person, voted for an increase of dues to \$5.00 per year. This amount would have given us some "elbow room" to work. Shortly after this meeting the "Price Freeze" went into effect and for this reason I have decided to continue to continue with the present dues of \$3.50 for 1972. (Other organizations at the convention also voted for dues increases, whether they will go through with them I do not know). WHAT IS IMPORTANT IS THAT YOU SEND YOUR DUES AS SOON AS POSSIBLE, your cooperation will be appreciated. Those who wish First Class Mail delivery of T.C.L. please add \$2 to dues.

\* \* \* \* \*

C.C.R.T and A.N.A. CONVENTION BRIEFS

It was great to see our many friends and members of C.C.R.T at the A.N.A Convention. It was a large, well planned event, and both the bourse and exhibit areas were something you could not get enough of.

I'm sorry to report there were no check exhibits in competition, although several contained this type of material to augment their exhibit. Let's see if we can get some true check and related material exhibits for the 1972 A.N.A. Convention - this one will be in New Orleans.

I did have the privilege of meeting two of our C.C.R.T. members who were very much responsible for the success of this fine convention. Mr. Brent Hughes and Mr. Eldridge Jones. Both found the time to have exceptional noncompetitive exhibits in spite of being deeply involved in convention matters. I came upon Mr. Jones in the bourse area when I noticed he was carrying, of all things, a cut-cancel device in the shape of a hammer. He was on the way to put it in his display. Mr. Hughes managed to find time to attend our C.C.R.T. meeting and enter into our discussion - it was a pleasure.

A greater number of checks than ever were in evidence in the bourse area. Many other dealers had them if you asked...yes, your editor picked up a few to add to his collection.

The facilities provided C.C.R.T. at the convention were of the best. Our meeting room contained ample space, nice surroundings and all the necessary trimmings. We also were provided with a very nice hospitality room complete with the needed furnishings. Signs for our rooms were made by Mr. Brent Hughes, in fact he was responsible for all the many signs at the convention.

I wish to express the appreciation of C.C.R.T. and myself for the wonderful facilities provided through Mr. Price, General Chairman of this convention. The many facilities and hospitality offered will always be remembered - a big thank you to Mr. Price, Mr. Jones and Mr. Hughes for making this a most outstanding convention and a high-point in the



1971 activities for C.C.R.T. Our thanks also to the many other staff members who helped with this convention. ....  
\* \* \* \* \*

#### OTHER CONVENTION HIGHLIGHTS

Mrs. June Budd busy collecting her state capitol checks but not too busy to keep crusading for C.C.R.T. - She recruited two new members during the convention!

Met Harry Wigington in the hospitality room where he exhibited his new found combination cancel and spindle device used years ago. Managed to say "Hello" across the room to Paul Peel. Met Ken Hallenbeck after our meeting, he arrived too late to attend, but just in time to learn he was newly elected to the Board of Governors of the A.N.A. - Congratulations! Had a nice chat with Frank Crowther and Harry Williams following the meeting and a most informative one with William C. Henderson.

Noted Russell Rulau attempting to photograph the C.C.R.T. meeting - his camera "renege'd" and he borrowed Jeane Flaig's camera - this proved to be a poor substitute as the lighting was too low for the Instamatic lens... Good try though. Our thanks to Mr. Rulau just the same.

Enjoyed our brief visits with Walter Allan, Dick Hooper, Dr. John A. Muscalus, Gary Olsen, J. Tidwell, M. Tiitus, Dorothy Gershensen, Amon Carter, Alva Christensen, Earl Moore, Mr. and Mrs. Robert A. Condo, Malcolm Thompson and his sons, Howard Baron, Dick Bowman, Herbert Friedman, Robert K. Richards, Raymon Hatfield and many, many more of our C.C.R.T. and A.N.A. friends. It's too bad our stay was limited to just two days!

\* \* \* \* \*

#### NOTES CONCERNING OUR MEETING

The meeting was centered around two main topics - increasing C.C.R.T. dues and predominantly a discussion of the "workload" necessary to carry on the functions of C.C.R.T.

We have done so well that we have created problems for ourselves. Dues as previously noted will not be raised during the coming year (covered elsewhere in this issue) so no discussion will be noted here. As most of you know Jeane, my wife, and I have carried on the total operation of C.C.R.T. from its beginnings. We are both gone from home all day and the work of C.C.R.T. is being done in spare hours, mostly evenings and the greater part of most weekends. With the growth of C.C.R.T. and the corresponding increase in the amount of work necessary to carry out the varied functions, it has been increasingly difficult to keep abreast of the ever expanding workload. We have reached the point that one function must be set aside while another more pressing one is taken care of, this results in other functions piling up. Such operation tend to snowball until all functions get behind schedule. Because of the above conditions it was thought proper to bring them before the members present at the meeting and to ask their advice. (See meeting notes following)

From the discussion that ensued, I believed it proper to ask that a committee be formed to investigate the possibility of dividing the workload. Of those present Mr. Malcolm Thompson and Mrs. June Budd volunteered to work on such a committee. I further appointed Mr. J. L. ...

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Mr. Larry Adams, and Mr. William Heald. The latter three were not present. My wife and I will also serve on this committee; I will serve in the capacity of chairman. Unfortunately the operation of this committee will have to be carried on through the mails since we all live in such widely scattered areas. This is not a closed committee - we welcome interested members who would like to either be an active participant on this committee, or, submit suggestions to the committee - contact any of us. Members of the committee:

Mrs. June Budd  
1005 Ave. "G"  
Fort Madison, Iowa 52627

Mr. Larry Adams  
969 Park Circle  
Boone, Iowa 50036

Mr. J.E. Weaver  
P.O. Box 30  
Woodland, Calif. 95695

Mr. Malcolm Thompson  
3958 Juniata St.  
St. Louis, Mo. 63116

Mr. William R. Heald  
P.O. Box 216  
Albuquerque, New Mexico 87103

Bob & Jeane Flaig  
P.O. Box 27112  
Cincinnati, Ohio 45227

Working papers have recently been forwarded to all committee members and as we work towards our goals all members of C.C.R.T will be informed through T.C.L.

It should be made clear that your editor and his wife continue to enjoy their work with C.C.R.T., even more so than previously - if such is possible. This increased workload situation is only brought to light for the good of C.C.R.T and our continued growth.

As you'll note elsewhere in this issue some of our members have already indicated their desire to help and some have already involved themselves in some facet of our operation. If you would like to join this group of members, your services, talents, skills are most welcome - just drop us a note. All the services of members who offer them will be utilized - it will take our committee a little time to complete its task - thus, members volunteering assistance will be advised as soon as possible as to how they can help.

It is unfortunate so much of this issue is devoted to our operation of C.C.R.T. rather than additional informative articles but I believe it important you be kept informed.

I am elated by the interest and concern many of our members are showing for our continuing success; with this kind of support, 1972 should be a great year....as a starter note the new authors and new programs and activities in this issue. I hope to report more new happenings for the good of our hobby during 1972.

At this point perhaps it is well to present the report of our meeting held in Washington so that you may have a better understanding of our current operation. Following these notes you'll find listed the objectives and aims of our committee.....Bob Flaig



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Date: 7/1

C.C.R.T. MEETS AT A.N.A.  
80TH ANNIVERSARY CONVENTION, WASHINGTON, D.C.

The C.C.R.T. meeting was held on August 11, 1971 in the Lincoln Room - West of the Washington-Hilton Hotel.  
The meeting was called to order at 10:20 AM.  
Robert Flaig presiding, Jeane Flaig - secretary.

MEETING RESUME:

I In as much as all in attendance were members of C.C.R.T., Bob Flaig eliminated the previously planned brief history of C.C.R.T. for guests or prospective members, thus allowing more time for the important discussion of future plans and problems.

II C.C.R.T. is functioning very well at the present time although certain problems are being encountered by the Flaigs and assistance is solicited at this time.

Some of the problem areas submitted by Bob Flaig and discussed by members in attendance:

- A. Problem - Time involved in covering publicity.
  - 1. Need publicity person - someone to keep in touch with publications - need member to do this on a national basis.
  - 2. If you're interested in this or know of another member who may be interested, please contact Bob Flaig.  
(We now have a member filling this position - see elsewhere in this issue)
- B. Problem - Time & Cost involved in covering "mail" or correspondence responsibilities.
  - 1. Inquiries - questions regarding membership or questions involving items for sale or price listings, etc. Each inquiry usually necessitates a personal reply.
  - 2. Postage costs and requirements, although C.C.R.T. is not operating in the red at this time, much thought must be directed to the future necessity of increasing dues to cover the increased postal rates.  
(It was noted that The Check List must be mailed either by 1st Class or 3rd Class at this time) First Class mail at the present rate would require at least \$2.00 increase while Third Class (which takes weeks for delivery) could be maintained by a \$1.00 increase in dues.
- C. Problem - Increase in cost of publication materials.
  - 1. At present time, because of purchasing materials in larger quantities at a saving to C.C.R.T., the next issue of P.C.I. (last for 1971) is taken care of.
- D. Problem - Need for continuous supply of articles for publication.
  - 1. The success in having an interesting, informative Check List means we must have a rather constant "flow" of material from the membership. Each and every member of C.C.R.T. can be a valuable resource person. C.C.R.T. is indebted to the several contributing members who have faithfully submitted material for The Check List.

III Membership and Financial Status as reported by Jeane Flaig:

A. Membership:

1. Charter - Oct. 1969 to Nov. 1970 167
2. Renewals as of Aug. 10, 1971 146  
(21 members did not renew membership -  
of this number there was 1 death and  
one unable to locate)
3. New Members - Nov. 1970 to Aug. 10, 1971 49
4. August 10, 1971 Total Membership 195
5. We now have members representing 41 of our  
States, plus 3 from Canada and one each from  
England, Hungary and Sweden.

B. Financial -

1. Total Income \$1574.64  
(Derived from dues, advertising, donations,  
sale of back issues of The Check List,  
auction proceeds - including donated material  
and Special Offer material in issue #7 - do-  
nated)
2. Expenses \$1494.73  
Publication materials, postage, envelopes,  
bank charges, misc. expenses. (Not included -  
cost of mimeograph equipment & typewriter)
  - a. Material has been purchased in advance  
(to save money by purchasing material in  
larger quantity)
  - b. As a matter of interest to membership - Issue  
#7 cost approximately \$205.66 to produce and  
deliver to members.
3. Balance as of August 10, 1971 \$79.91

IV Statements as related by Bob Flaig:

A. We are faced with two alternatives in continuing the operation  
of C.C.R.T.

1. Let dues remain at \$3.50 and fit activities and the size  
of The Check List to this income plus proceeds from auction  
donations etc. This allows nothing for proposed projects  
such as Membership Certificates, Educational Certificates  
or promotional material.
2. Increase dues and have Membership Certificates, Educational  
Certificates, some promotional material, more illustrations  
etc. in T.C.L.

V Discussion, recommendations, etc.

A. Dues:

1. Mr. Hughes stated he did not know of any annual dues/sub-  
scription in the Washington area that were less than \$5.00.
2. Mr. Bowman suggested possibility of raising dues to more  
than \$5.00 if it was necessary to C.C.R.T.'s welfare.
3. Mrs Budd requested clarification of dues and the time  
covered. Explained: Dues for 1971 cover & include four  
issues of T.C.L. - Issues #5, #6, #7 and #8. Members join-  
ing at this time will receive issues #5, #6, #7 now and #8  
when issued. Number 8 will be the last issue for 1971.
4. All members present agreed on increasing the 1972 dues of  
C.C.R.T. to \$5.00 per year for membership.  
(See additional Dues information elsewhere in this issue)

B. General Assistance - clerical, etc, and some division of



responsibilities:

1. Mrs. Budd felt that certainly C.C.R.T. had many qualified members who would be willing to help in specific areas of work. Suggested check of membership.
2. Bob Flaig said that several members have already offered their assistance, such as Larry Adams on contacting individual prospects, Bill Heald with consolidating the listing of old checks noted in previous issues and formulating the 1971 T.C.I. Index. Special credit to Mr. J. E. Weaver and Mr. Larry Adams who have been involved in C.C.R.T. matters since before the days it was officially formed and for their continuing efforts. Also to the additional supporting members who have written articles, donated auction material, supported C.C.R.T. with ads in T.C.I. Without these members helping in many ways C.C.R.T. could not have survived.
3. Bob Flaig noted we have grown due to the cooperation of many of our members, in fact to the point it has created more work than can be taken care of. The increasing time needed to run the affairs of C.C.R.T. no longer can be squeezed into the spare time of evening hours and partial weekends and still run it efficiently without delays in some of its functions.
4. Bob asked for suggestions to the idea of possibly forming a nucleus to developing a more formal organization wherein it might be able to operate more uniformly and extend or divide some of the responsibilities. He suggested that a special committee be formed in order to investigate, review, evaluate and recommend for the "future" of C.C.R.T.
5. Malcolm Thompson recommended the following:
  - a. The committee could draw up a proposal - in six to nine months and have it ready for membership approval.
  - b. Set up or recommend special committees to assist in the workload.
  - c. Propose an election of officers - possibly an election by mail ballot.
  - d. Suggested possible officers - President, perhaps one or two Vice Presidents, in addition six to nine others including Secretary, Membership Secretary, Treasurer etc., plus board of Governors.
6. Mrs. Budd and Mr. Thompson accepted positions on this committee working with additional members Mr. J.E. Weaver, Mr. Larry Adams, Mr. William Heald and the Flaigs. Any other interested member is invited to join this committee - send a note to Bob Flaig. Suggestions to the committee are welcome from any member. The Flaigs are to outline and enumerate all phases of work responsibilities and present this data to all members of this committee.

## VI Other Remarks:

Mr. Condo stated that in some clubs only a "certain few" actually did the work. He suggested that along with other "jobs" or designated "relief" areas, we consider having a membership secretary, a new-member secretary, etc. and to try and obtain volunteers to fill these positions. He also suggested that each job be designated and accompanied with an explanation of all its duties. He recommended that this information be compiled and put into a "form" and sent to the membership, asking for possible volunteers.

Mr. Moore suggested possibility of condensing The Check List - have less volume if possible, thus less time would be involved in producing it and certainly less postage and material costs. Mr. Moore also extended an invitation to the members of C.C.R.T. present to visit his bourse table and receive free an old check on The Corn Exchange Nat'l Bank of Phila.

Some members mentioned that they send clippings, news items, etc. to Bob Flaig and they do not expect a reply in return. (This was mentioned because of the extensive correspondence involved in C.C.R.T. activities and the publication of T.C.L.)

Mr. Richards suggested and received a unanimous vote of thanks, from the members present, to Bob Flaig for his excellent work with C.C.R.T. and T.C.L.

Meeting adjourned at noon.

Even though the meeting adjourned at noon, many of the members remained, swapping information, renewing and making new acquaintances. There were several of us who remained in the Lincoln Room-West until we were "practically removed" by the hotel employees who were anxiously trying to prepare the room for another meeting.

Submitted by Jeane Flaig

I request the indulgence of many of our members who participated in our meeting. I do not profess to be an adept secretary. No recorder was available nor can I use the shorthand method of recording notes. So much and so many important items of discussion were made that I apologize for possibly missing your important contributions.

J.F.

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C.C.R.T.'s "EVALUATION" COMMITTEE  
OBJECTIVES/AIMS OF THIS COMMITTEE

1. Separate the presently consolidated operation of C.C.R.T. into several or more positions or offices.
2. Recommend how and what duties should be performed by each newly created position or office.
3. Add or delete from the presently listed duties now being performed.
4. Whether C.C.R.T should continue to operate as an informal organization or incorporate into a formal type of organization with necessary offices.

If formal, what procedures should be taken to accomplish this?

Mechanics

Legal aspects

Proposed offices with functions and duties of each.

5. Any other recommendations for the good of C.C.R.T. with reference to organizational matters or procedures.



Those of you who have been around since Vol. I No. 1 know that I'm pretty well hooked on the collection and study of the many ways our ancestors tried to beat the check raiser and of those fascinating gadgets they usually used to do the job. Now, after five instalments on the subject, it's time to take stock. How many CCRTers have any real interest in this subject? How many collect mechanical protectors? Old ones, modern ones, or all kinds?

So let's make a deal. If you'll take the time to drop me a short note telling me of your interest (and listing the "brands" of machines you own) I'll take the time to supply Ye Olde Editor with some more copy on the subject.

Meanwhile, I've tried to locate some check protectors for sale. The machines listed below were available as of a fairly recent date but of course could have been sold in the meantime. Just to keep the record straight: some of these people are complete strangers to me and I have seen NONE of the machines. The asking price was set by the owners and may in my opinion be either too high or too low. POSTAGE AND INSURANCE IS EXTRA IN EVERY CASE. All owners have assured me that the machines are in good working order. So here goes and good luck:

- 1) Swishers Place, P.O. Box 187, Coloma, Mich. 49038 has three machines to offer: A) A protectograph (Todd) Model E very similar to the one in Photo #10, pg. 167, Oct. 1970 Check List. Price \$12.50. B) An F&E Hedman Checkwriter, Model 7-S, price \$9.50. C) A checkometer Checkwriter and Protector (patent 1919) for \$9.50 also. Machines A & B show some wear and rust but are in good working order. Machines B & C are of the "modern" type where the amount is set into the machine by tabs and the check inscribed by one stroke of a handle.
- 2) Norbert Weiss, 215 2nd St., South Melrose, Minn. 56352 is offering another Protectograph, this one a Model H, Ser. #125456, for \$20.00.
- 3) Mrs. E. H. Deck, 15 Papago Blvd., Winslow, Ariz. 86047, has an F & E Checkwriter Series T., Model 7-P, showing latest patent date of 6-15-1920. She's looking for "best offer over \$10"
- 4) Anthony Carrescia, 87 N. Main St., Bangor, Pa. 18013 has a Safeguard checkwriter (see machine #5, pg. 102, July 1970 Check List. "but has a thinner base".) He is asking \$50.
- 5) Mrs. Louise M. Kubicke, 1632 E. Northern Ave., Phoenix, Ariz., 85020 will sell a Todd "Personal" Checkwriter for \$20.00 (See photo #6, page 102, July 1970 Check List)
- 6) Mrs. Earle T. Anderson, 3554 Bryant Ave. South, Minneapolis, Minn. 55408, has a B.F. Cummins machine, patent dates 1889, 1890 & 1892: like photo #3, page 17, January 1970 Check List. Asking \$35.
- 7) Agness B. Powers d.b.a. Finders Keepers, 723 Dongan Ave., Scotia, N.Y. 12302 offering a Todd Protectograph Model 60 at \$10. Machine classifies "KXL" in the Bradford System for those familiar with that catalog of "modern" machines. Probably manufactured in the late 1950's.

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## WHO WAS WILLIAM GRAY?

Frank L. Cox 853 Washington St., Gloucester, Mass. 01930 CCRT# 131

All of the collectors have the \$1 Massachusetts First Federal Stamp on documents most of which are probably marine insurance policies. A number of the collectors also have these marine policies with the \$1. or 25¢ Second Federal stamp on them.

Commerce was being carried on extensively not only during the periods when the Federals of the first, second and third issues were in use but long long before 1800 and for a long time after that period. Salem, Gloucester, Marblehead, Newburyport and Portsmouth vied with one another in carrying their cargoes to the West Indies, Central and South America, Europe, and the far corners of the world. Their wooden ships were well made and their crews were good seamen, rugged and fearless. It was a picturesque, industrious and highly profitable era for the merchants of the New England ports.

The skippers were hard headed Yankees, who combined their knowledge of vessels and the sea with sound business sense. They carried with them instructions from their masters as to the ports of call and the selling of their cargoes. Their vessels went out laden with rum, fish, flour, lumber, hides, and other New England products. They returned with rich cargoes of salt, iron, fruits, wine, spices, coffee and tea.

Prominent in this picture was William Gray, whose name will be found on many of the policies mentioned above. Gray was born in Lynn, Mass. June 27, 1750, of humble parentage and while in his teens apprenticed to merchants in Salem, just a few miles away. He was a bright boy and quickly acquired a good knowledge of the mercantile business in the counting room of Richard Derby. During the early part of the Revolutionary period, he was a soldier in the Continental army, but his love for the sea found him a little later in command of a privateer and rendering valiant aid to the cause of the colonists.

After the Revolution he went into business for himself and at one time had a fleet of sixty square-rigged ships engaged in mercantile trade. He amassed a fortune and became the richest man in Massachusetts.

In politics he was a democrat and his sympathy with Jefferson and the embargo made him unpopular in Salem. He later made his home in Boston, became a state senator, and in 1810 was elected lieutenant governor. He died in Boston November 4, 1825. (See illustration on opposite page)

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### A NOTE FROM MR. R. DUFHORNE

You would be surprised at how much fun it is to share your knowledge of checks with others. There are such a tremendous number of bank names which have existed in the past and which have either closed or have been absorbed by other banks - that we have barely scratched the surface as to any idea of the total scope of check collections. I am endeavoring to develop appropriate articles for this publication and would appreciate hearing from all members of the Round Table. If you feel like writing an article - do so - if not, just write me a letter, and I will put it into story form for the paper.

R. Duphorne  
P.O. Box 1305  
First National Bank in Albuquerque  
Albuquerque, New Mexico 87103





*Be it known* that *Samuel Taylor*

do hereby certify that the sum of *£100* in the sum of *£100*  
has been paid by the said *Samuel Taylor*  
to the said *Samuel Taylor* - *Witness* my hand and seal this

*In Testimony*

whereof I have signed the said *Samuel Taylor*  
at the City of *London* this *10th* day of *January*  
in the year of our Lord's eight hundred

*1810*  
*Samuel Taylor*  
*Witness my hand and seal*

UNITED STATES REVENUE  
STAMPED PAPER

This is the 5th in a series of articles authored by Mr. Samuel S. Smith for the AMERICAN REVENUER, a fine publication of the AMERICAN REVENUE ASSOCIATION. It is reprinted herewith by their permission.

Samuel S. Smith (C.C.R.T. #18) 407 Lincoln Road #9-A, Miami Beach, Florida, 33139.

Part V - The C Die



Type C  
Size: 108 x 50 mm.  
Washington to left in central circle.

In 1870, the American Phototype Co. introduced the C design, with a value of two cents. It was the largest of all the two cent dies, measuring 108 x 50 mm. Although it was not printed in as many colors as the B design, the C die has more types and varieties than any other item of Revenue Stamped Paper.

The plain imprint is found in orange, brown, red, pink, bronze, buff, and yellow, although Scott omits the latter three colors. I have seen all but the red, which Sterling, Henkel, and Vanderhoof all refer to as "crimson". Since all of these prior catalogues had used "red" in listing dies such as B and P, the use of crimson rather than red for the C die indicates the color involved might be unusual.

As in the B die, restrictive legends played a large part in these designs. GOOD ONLY FOR SIGHT DRAFT appears in two lines at the lower right in the yellow and orange, and at the lower left in the orange brown. GOOD ONLY FOR RECEIPT FOR MONEY PAID is found in the orange color, in two lines at the base of the imprint. GOOD WHEN ISSUED FOR THE PAYMENT OF MONEY is used only in the orange color, but found in two varieties. In the first the legend is in a single line at the base of the stamp. The other has the restriction in two tablets, with the first five words in the left tablet and the last three words in a right tablet. This "split tablet" variety also appears imprinted on both sides of receipts, once again for use by the William Topping & Co., as found in the A and B dies.

The legend GOOD ONLY FOR BANK CHECK appears in an unbroken band across the face of an orange imprint. The same legend is also found broken into three sections: GOOD - ONLY FOR BANK - CHECK, in orange, brown, and red. As before, only Scott refers to the color as red. Sterling did not list this particular item; Henkel called it "deep orange"; and Vanderhoof "orange brown", and since I have not seen a red shade, I cannot comment. The last items are an orange imprint with GOOD WHEN THE AMOUNT DOES NOT EXCEED \$100 in a tablet at the lower right, and a Nevada overprint upon the orange GOOD - ONLY FOR BANK - CHECK. The overprint is with a two cent State of Nevada orange brown stamp, all apparently used on checks of the Agency of the Bank of California, as was the case with the B die overprints.



As was the case with the B designs, there was also a special "sample die" listed by Sterling and Henkel, but omitted by Vanderhoof and Scott. I've never personally seen this item, but it is described as being ornate in color, with SAMPLE appearing in white letters in the lower center of the medallion head. The words "Invalid for Actual Use" also appear at the base of the stamp. This variety, being a die and design variation deserves listing in the next Specialized, and I will so recommend to Scott Publications.

The Henkels' list also describes a freak or oddity of the C die, with part of the stamp appearing on the front of a check and part on the rear. This was obviously caused by an accidental folding during the printing process, and I would be interested in any further information regarding this or other printing errors. The printing process utilized in Revenue stamped paper, required two separate phases, since multi color presses were not available in the 1860's. First the stamps were imprinted on the paper in the appropriate colors, and then the paper was rerun through the press to imprint the check itself. It is altogether possible that this process was at times reversed, but the existence of imprints on blank paper, leads to the conclusion the stamp imprint was applied first.

\* \* \* \* \*

WANTED          WANTED          WANTED          WANTED          WANTED          WANTED

Wanted Missouri Banking Material Including NATIONAL CURRENCY, CHECKS, OBSOLETE NOTES and others from ST. LOUIS, MAPLEWOOD, CLAYTON, MANCHESTER, CARONDELET and ST. CHARLES.

RONALD HORSTMAN          ROUTE 2          GERALD, MISSOURI 63037

\* \* \* \* \*

#### NOTES FROM OUR MEMBERS

I received my issue of The Check List yesterday and enjoyed it very much as usual. The article on watermarks got me to research my material and I am going to send the results to both Mr. Heald and Larry Adams. I found two checks that show "PATENTED - Apr. 12, 1870" with a TC? monogram in the center. I will send to Wash., DC for the patent and it should prove of interest. I also found the use of watermarks in the 1870's but mighty few. ....

Several early state items that I have not seen listed are: Central City, Colorado (Territory) April 4, 1872 on Nathl. Young & Co., Bankers. This has a RN-C22.


Erie Gold and Silver Mining Company, Austin, N.T., 186-. This is an unissued order from the Secretary & President to the Treasurer to pay out money. No revenue stamp.

Mr. Smith in his article on the RN-b revenue die mentioned the two examples of the ones marked "Sample". He mentioned that he thought that Scott should list them. I agree as I have a RN type "C" also marked sample. I found this down in West Convina when Jack Weaver hosted a small group of CCRT members. He wrote that he wished his eyes had been good enough to spot it but I am sure he was too busy being a good host to really look over the offerings.

Thanks again for a most interesting publication...H.A. Wunder (CCRT #51) Box 94, Trona, Calif. 93562      MORE NOTES FROM MEMBERS ON PAGE 2

County Warrants for Sale  
Stanton County Nebr.

(Special : One each of 23 types)  
(listed - \$7.00)

 \$ 33. No 33

*State of Nebraska.* Amount Levied \$5936.98  
Amount Issued \$ 19.33

**TREASURER OF STANTON COUNTY.**

*Hamilton June 20 1900*

Pay to *N. E. Carleton* or order  
*Nineteen* <sup>33</sup>/<sub>100</sub> Dollars.  
*and charge to account of County Bridge Fund.*

*Bob Appleby* *John Callies*  
County Clerk Chairman County Board of Supervisors

Nebr. Type STCW - 4

- |                |  |
|----------------|--|
| Type STCW - 1  | (Vignette) Train & Eagle, brown ink, pink paper<br>1900 or before - \$ .75 each                        |
| Type STCW - 1A | (Vignette) Train & Eagle, black ink, pink paper<br>1901 or after - \$ .50 each                         |
| Type STCW - 3  | (Vignette) Wheat shuck, black ink, white paper<br>1900 or before - \$ .25 each                         |
| Type STCW - 4  | (Vignette) Equality before the law, red ink, white<br>paper 1900 or before - \$ .75 each               |
| Type STCW - 5  | (No Vignette) County Warrant, black ink, white<br>paper 1900 or before - \$ .50 each                   |
| Type STCW - 7  | (Vignette) Equality before the law, black ink,<br>pink paper 1900 or before - \$ .75 each              |
| Type STCW - 8  | (No Vignette) Jury Warrant, black ink, pink paper<br>1901 or after - \$ .35 each                       |
| Type STCW - 9  | (Vignette) Equality before the law, black ink,<br>white paper 1901 or after - \$ .35 each              |
| Type STCW - 10 | (Vignette) Equality before the law, & Eagle,<br>black ink, white paper.<br>1901 or after - \$ .45 each |
| Type STCW - 11 | (Vignette) Farm scene, black ink, gray paper<br>1901 or after - \$ .45 each                            |

Pioneer Documents  
&

Art Gallery  
P.O. Box 333  
Pilger, Nebr. 68768

Vernon A & Eva M. Putz  
Owners



PROPERTY OF  
American Revenue Assoc.

County Warrants for Sale  
Stanton County, Mo.

Library

(Special : One each of 25 types)  
(listed - \$2.10)

- Type STCW - 12 (Vignette) Farm scene, black ink, orange paper  
1901 or after - \$ .45 each
- Type STCW - 13 (Vignette) Farm scene, black ink, yellow paper  
1901 or after - \$ .45 each
- Type STCW - 14 (Vignette) Farm scene, black ink, blue paper  
1901 or after - \$ .45 each
- Type STCW - 15 (Vignette) Equality before the law & Eagle, green  
ink, white paper.  
1901 or after - \$ .45 each
- Type STCW - 16 (No Vignette) Warrant, black ink, white paper  
1901 or after - \$ .20 each
- Type STCW - 18 (No Vignette) Warrant, black ink, gray paper  
1901 or after - \$ .20 each
- Type STCW - 19 (No Vignette) Treasurer of Stanton County, black  
ink, yellow paper  
1901 or after - \$ .20 each
- Type STCW - 20 (Vignette) Man shucking corn & Eagle, black ink,  
yellow paper  
1901 or after - \$ .30 each
- Type STCW - 21 (Vignette) Man shucking corn & Eagle, black ink,  
white paper  
1901 or after - \$ .30 each
- Type STCW - 22 (Vignette) Farm scene, black ink, yellow paper  
1901 or after - \$ .30 each
- Type STCW - 23 (Vignette) Man shucking corn & Eagle, black ink,  
green paper  
1901 or after - \$ .30 each
- Type STCW - 24 (No Vignette) Warrant, black ink, yellow paper  
1901 or after - \$ .20 each
- Type STCW - 25 (No Vignette) County Warrant, black ink, green  
paper  
1901 or after - \$ .20 each

All of these County Warrants are now about 25  
years old and in good to excellent condition.  
These 25 different County Warrants, if purchased  
separately would cost \$5.10.

Finley's Documents

Art Gallery  
P.O. Box 114  
Hills, Mo. 64801

Verne A. & Edna M. Finley - Owners

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## EARLY BANKING IN IOWA

FART II (Continued from issue #7)

Mrs. June Budd (C.C.R.T. # 87) 1005 Avenue G Fort Madison, Iowa 52627

For more than half a century the career of the State Bank of Iowa appears most honorable. The real credit for its success must be given to the men who ruled its policies and practices throughout its existence. Its life history included the entire period of the Civil War. If we date its beginning from October 7, 1858, when the directors first met in Iowa City, and fix its closing date on November 22, 1865, when the records of the Bank were closed with the informal meeting in Davenport, the period of its existence was seven years and twenty-five days. But it can hardly be said to have conducted business that long, for before the final date the office in Iowa City was closed and the branches were carrying on business under national charters.

The State Bank supplied a sound currency during the period in which it existed. Depreciated currency of that day emphasized the importance of a uniform bank currency that was always redeemable at par in legal tender funds. The notes of the State Bank of Iowa won the public confidence and filled an important place in the circulating medium of Iowa.

A third test for a bank of that period was its ability to keep out of politics. The Second Bank of the United States had been a political football for nearly ten years. The Miners' Bank of Dubuque was the center of a political struggle in the Territory of Iowa throughout its stormy career. Banks in neighboring states were smirched by political graft and corruption. Even the State Bank of Indiana was unable to keep out of politics, and its successor, the Bank of the State of Indiana chartered in 1855, was conceived amid graft and corruption. No political stain soils the record of the State Bank of Iowa.

When the State Bank of Iowa ended its career and its branches became a part of the national system, an epoch in Iowa banking history was closed. All State laws devised especially to regulate banking became obsolete when the Federal government taxed out of existence the notes of State Banks. Many banks now in Iowa began their careers before the Civil War, but with a very few exceptions they were incorporated under general regulations to carry on a banking business not involving issuing notes. The purpose of the State Bank plan was to unite the branches in mutual responsibility for the notes which they had issued.

After the Federal legislation of 1865 authorized banking in Iowa was centered in the national banking system.

The First National Bank of Davenport, Iowa, has the honor of being the first national bank in the United States to begin business under the new law. Application for its charter reached Washington on February 26, 1863, one day after the bill was approved by the President. The bank was No. 15 on the list officially acted upon by the Department on June 22nd and it retained this number until it was rechartered in 1882. On June 29, 1863, the bank opened its doors for business, two days before any other national bank in the United States. Its deposits on that date were \$80,506.93. Its first installment of notes amounting to \$26,000 was received on January 21, 1864. These notes were the second lot to be engraved, those of the First National Bank of Washington, D.C. being the



first. This bank still continues to do business on the original site.

The Iowa banks were small because conditions in Iowa did not then warrant large banks, but they were unquestionably banks of deposit and discount as well as of circulation. As evidence of their soundness during the first ten years of the history of national banking in Iowa, only one failed.

Aside from the national banks, the only banks in Iowa during this period were private, unincorporated institutions and a few banks under the general laws of the State. Neither of these types was subject to any special regulation. The private banks were much more numerous than any other class, since they were not required to make any reports and were unincorporated institutions. In 1875 they numbered about 200.

Banking methods, however, were changing by the mid-nineteenth century so that banks were no longer dependent on note issues as a source of profit. In 1860 a law was passed which required that all banking associations under the general incorporation laws of the State make regular quarterly reports of their condition to the Auditor of the State, but no other laws were enacted to provide a system of State banks, and so private banks flourished unregulated where the national banks were not adapted to the local conditions. Even as late as 1892 there was scarcely any State banking legislation.

On March 21, 1874 the Fifteenth General Assembly passed legislation establishing the savings bank system of Iowa.

Under the terms of the law of 1874 five or more persons were permitted under the general incorporation laws for the purpose of establishing a savings bank. Detailed instructions were laid down accordingly so as to conform to existing savings banks which were required to reorganize before July 1, 1875 to the provisions of the act. The articles of incorporation were to be filed in the county recorder's office and a certified copy deposited in the office of the Secretary of State. Incorporation could be for a maximum of fifty years and the ordinary powers of a corporation were vested in these banks.

The Auditor of the State was required to report the condition of savings banks at every regular meeting of the General Assembly. In his report of 1875, where nineteen savings banks are enumerated, is to be found the first official record of banks incorporated under the savings bank law. Although the law of 1874 has been amended from time to time, it still retains most of its original features.

Savings Banks in Iowa were stock Savings Banks. A fixed rate of interest was paid to depositors and the profits remaining were divided among the stockholders. This type of bank was more numerous in Iowa than anywhere else in the United States. Of 1185 stock savings banks in the United States reported in 1917 - 892 were in Iowa. Even as late as 1920, Iowa had 47 more banks than Illinois.

The temporary breakdown of the nation's banking system in the panic of 1907 was the immediate cause of the adoption of the Federal Reserve Act. The establishment by Congress of the Federal Reserve system in 1913 changed materially the position of the national banks of Iowa and also influenced the state chartered banks.

Fe. 1911  
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A bill was passed and approved, May 30, 1908, known as the Aldrich Vreeland Act. This act was recognized as a temporary expedient, since it was to expire by limitation on June 30, 1914. It was later extended one year by the Federal Reserve Act. Under the provisions of this act associations of banks, known as "National Currency Associations", were permitted to issue currency secured by a deposit of commercial paper. There was also a provision for the issue of additional circulation secured by deposit of bonds other than bonds of the United States by national banks not members of a currency association. The purpose of the additional circulation provided by the act was to furnish an emergency currency.

Membership in the Federal Reserve System<sup>was</sup> made compulsory for all national banks and optional for the State chartered banks.

The provisions of the Federal Reserve Act regarding State bank membership required the banks to conform to the capital requirements of national banks, to observe the limitation on loans to a single individual or firm of ten percent of the capital and surplus of the bank, to meet the same reserve requirements as national banks, and to be subject to examination and supervision by the Federal Reserve Board.

By the end of 1918 seventy-seven State Banks were members. Among these were included some of the larger State banks, notably the American Commercial Savings Bank of Davenport.

Various types of financial institutions, closely connected with the banking business have existed in Iowa. The Building and Loan Associations, a cooperative institution, the Federal Farm Loan System Act passed in 1916, commercial banks, state and savings banks, just to name a few.

The most distinctive feature of Iowa banking, the large number of banks, especially in relation to the population of the state, suggests that banks in Iowa are generously supported by the people and owned by thousands of different stockholders.

- Concluded -

\* \* \* \* \*

COLLECTOR OF POSTAL HISTORY WANTS  
TO BUY PRE 1890 CORRESPONDENCE.  
MY PRIME INTEREST IS IN LETTERS  
WRITTEN FROM THE FAR WEST.

Harry L. Fine  
2114 E. Balsam Ave.  
Mesa, Arizona 85204



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C L E A R I N G   H O U S E

Listed below are items members wish to BUY, SELL, TRADE or WANT

- WANT DRUG, MEDICAL ITEMS WANTED: Scrip , Advertising Notes, Cards, Tokens, Checks, Anything relating to medicine and pharmacy. Leonard M. White, 116 Montclair Ave., Boston, Mass. 02131.
- WANT Books on paper and papermaking and related subjects, including documents and manuscripts. Larry Adams, 969 Park Circle, Boone, Iowa 50036.
- WANT Cancelled checks for the following amounts...CENTS ONLY:  
1, 2, 4, 6, 7, 14, 15, 16, 17, 19, 21, 22, 24, 26, 27, 31, 32, 12, 34, 38, 39, 41, 42, 43, 44, 47, 48, 49, 51, 52, 57, 58, 59, 61, 62, 69, 72, 73, 76, 78, 79, 81, 82, 84, 85, 86, 89, 91, 94, 96.  
Herman L. Boraker, P.O. Box 204, Rocky Ford, Colo. 81067. STATE YOUR TERMS.
- WANT Hammer type devices used to cut-cancel old checks. Early Cincinnati Checks and obsolete bank notes. Early Cincinnati historical paper. Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227.

Listings are very short. We can't list your ads if you don't send them in. Remember short ads are welcome for this page - Free. Send 'em in!

\* \* \* \* \*

NOTES FROM MEMBERS (Cont'd. from page 166)

From Herman L. Boraker (CCRT #156) P.O. Box 204, Rocky Ford, Colo. 81067  
First I want to tell you I think the last issue of TCL was very good. I enjoyed the articles by Robert Cook and Larry Adams very much. Shortly after receiving The Check List I received a price list from a west coast dealer offering some of the checks mentioned in Cook's article and I ordered them. Then Tuesday, Sept 14th I gave the program at our Valley Coin Club meeting, held in La Junta, Colo., using the article and the checks. Program was well received. In fact I have been asked to go to Lamar, Colo. and give the same program in November.

As time permits I'm preparing a check display for one of the local banks. It will probably be a couple of months before I get it all together.....

And from Mr. C. Victor Deloe (CCRT #130) Box 263, Richwood, W.Va. 26261  
I have read with growing dismay the various descriptions of dks. of the Bk. of the West and its successor the First National Bank of Charleston. The design has been described as pilgrim with plow or two backwoodsmen.

A History of West Virginia, by Charles H. Ambler (1933) describes the design (which is the state seal of West Virginia) as follows: In the center of the disc is a rock, bearing upon its face the inscription "June 20, 1863", the date of the admission of West Virginia to statehood. On the right of this rock stands a farmer clothed in the traditional hunting shirt of the pioneer. His right hand rests upon a plow handle, and his left arm supports a woodsman's axe. At his right are a sheaf of wheat and a cornstalk. On the left of the rock and in front of an anvil stands a miner with a pickaxe on his shoulder. On the ground in front of the rock and its accompanying figures are two hunters rifles crossed and surmounted at their point of intersection by a Phrygian cap....

Cont'd. on Page 151

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SOME VARIETY FOR EVERYONE

Write for complete list

Unusual Protective Devices on Checks

Indian Territory Check's

Hansford, Texas

Koehler, New Mexico

Notice of Protest

Crisp blank documents from Territory of New Mexico

Cases in Supreme Court of New York

Scotts #183 on check

Albuquerque, New Mexico

Unusual uncut sheets blank checks

Handmade checks

Navy checks & Pay vouchers in 1840's

Army subsistence vouchers

Also - some currency and choice type coins

Bob Duphorne

c/o First National Bank

P.O. Box 1305

Albuquerque, New Mexico 87103



## HOW MANY OLD CHECKS

R. Duphorne (CCRT # 139 ) P.O. Box 1305 Albuquerque, N.M. 87103

Just a very short time ago I began collecting checks. I am not having much luck. There are many checks available from many old banks all over the country. But, when it comes to my home state of New Mexico there are either very few checks or else they are in hiding.

My bank is the First National Bank in Albuquerque, and we processed about 1,000,000 checks a month in 1970. How many were actually written 40 or 50 years ago, or back at the time New Mexico became a state, or even farther back in Territorial Days, is not known.

The history of the First National goes back a long ways as far as banking in New Mexico is concerned. In 1878 The Central Bank was established in the Old Town portion of Albuquerque. In 1882 the First National Bank of Albuquerque was organized in New Town and in 1884 The Central Bank was merged into it. In 1933 this bank was reorganized and the First National Bank in Albuquerque evolved.

As Senior Vice President in charge of Operations, I should have access to many fine old documents. But, ten years ago I was not a collector and I destroyed about ten tons of old papers because we ran out of storage space.

I destroyed these records with the same lack of foresight that as a janitor 35 years ago I threw away half a dozen large brass cuspidors and an antique letter press.

To get back to the story of early checks, I did find a Boston ledger used by another New Mexico bank back in 1910. A Boston ledger is a large bound book used for manual posting of information on checking accounts. The sheets contain sets of columns to cover a weeks activity of checks and deposits and balances. The names of the depositors are listed along the left side of the sheet. We can determine the exact amount of activity in the form of checks written.

This particular bank opened for business in 1903. The records for Noovember of 1910 indicate that they had 145 accounts, and, in that month 552 checks were written. That's less than 9,000 a year. I wonder how many checks have survived. People just didn't write many checks 60 or 70 years ago and no internal revenue requirements were around to make necessary the long retention of records. I am familiar with the record of one customer, who, in the period from 1899 to 1909, averaged writing only 40 checks a year.

But, I've talked about only one bank and there must have been many banks in a state the size of New Mexico. There were, but many were shortlived. I wonder if those victims of closed banks cherished their checks well enough to save them.

In 1863 a group of men applied for a bank charter, but Congress failed to approve it. It was not until 1870 that the first charter was approved. The record of failures is as follows:

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|             | <u>Opened</u> | <u>Closed</u> | <u>Left</u> |
|-------------|---------------|---------------|-------------|
| 1870 - 1900 | 46            | 20            | 26          |
| 1901 - 1911 | 76            | 16            | 86          |
| 1915 - 1920 | 54            | 14            | 126         |
| 1921 - 1926 | 14            | 79            | 61          |
| 1927 - 1935 | 6             | 26            | 41          |
| 1936 - 1940 | --            | --            | 41          |
| 1946 - 1959 | 14            | 3             | 52          |
| 1960 - 1970 | <u>13</u>     | <u>--</u>     | <u>65</u>   |
|             | 223           | 158           |             |

That is 178 bank failures in a period of 100 years. New Mexico moved from Territorial status to Statehood in 1912, and during its life as a Territory, 122 banks had been chartered and 36 had closed. I would be foolish to try to estimate the number of checks written during Territorial days.

New Mexico National Bank notes are listed as rarity 8. I would guess that New Mexico Territorial checks would be in a similar classification.

\* \* \* \* \*

#### FROM MERRY OLD ENGLAND

Mr. David Keable, 37 Godstone Road, Purley, Surrey, England has recently joined C.C.R.T.. He is a dealer in paper money with very strong interests in checks and related material - his listings reflect that fact. He has sent an ad, but to date it has not arrived; if it is received before we "go to press" it will be included in this issue, if not it will appear in our next issue.

His listings contain a good deal of information along with his offerings. Below are excerpts from his "Historical Interest No. 4" list:

"IN GREAT BRITAIN where Bank Note Collecting - Cheque Collecting - Historical Paper are still at the very beginnings, Ton upon Ton of valuable items are shredded and burnt daily by the Bank of England and The Treasury - The Banks under strict security.

"I have made it my task for over two years to rescue the little I can for collectors. A small group of Islands such as this can no longer have a great deal in private hands. Access to sources in Para. One - OUT OF THE QUESTION.....

"Our few pieces of paper history soon disappear and its good to see such interest. With even a few pieces of really old material in your collection you are on the right lines to understanding WHY YOU COLLECT. Many of us - I do sometimes - get just that bit too absorbed in the possible resale value of an "EF" Cattern.....

"19th CENTURY CHEQUES. Cheque collectors, now you know you were right! To buy when you did. Stanley Gibbons - new and most impressive lists contain '19th Century Cheques at £2.00 each'. A Pattern is Emerging,



if it's paper - if it's old - if it has any connection with Money, A DRAFT - A RECEIPT - A FINANCE BILL - A BILL AT SIGHT - OR SIXTY DAYS - A LETTER OF CREDIT, these hitherto neglected items will become top collecting items and at high prices. ....

"By far the most interesting of all these is the BILL OF EXCHANGE Not understood in two minutes, and for this reason the more absorbing. It is a CHEQUE, a BANKNOTE and a LETTER OF CREDIT at one and the same time. A Cheque is payable on demand and must be drawn on a Bank. A Bill of Exchange is payable at a future date, and is drawn on a Bank - Merchant Bank - an Accepting House - or any "Debtor who accords his creditor the right to draw a Bill on him". It is the oldest form of Paper Money, dating back to the early Greek and Roman civilizations. See "Byles on Bills of Exchange" and "The Meaning of Money" Hartley Withers.

"A true Bill is based on the passage of actual goods from A to B. A Finance Bill on unspecified "value received". A simple case:

A. Babu Wallah: Tea Factor of Calcutta sells a 100 cases of tea to Sir Lipton-Bond of London. It is shipped per m.v. Thermopolae. Sir Lipton's credit is good world wide, but he does not want to pay before he has the goods. A. Babu draws a Bill on Sir Lipton for £5,000. 3 copies, 1st. 2nd. and 3rd. of Exchange at 120 days, sends the 1st of Exchange with proof of despatch from his Bank to Sir Lipton - Sir Lipton signs in acceptance across the front. This bill back in the hands of A. Babu is as good as a Banknote, and his Bank or Bill Broker will pay him a proportion of the sum according to the time left to run. His Bank or Broker may keep the Bill until due but, most likely, will sell it again - raise other Drafts on London, against its value, for it's own clients who have debts to pay in London.....

"THOSE EARLY BANKERS WHAT WERE THEY LIKE. The Goldsmiths you know all about. The Country opportunists whose failures provide most of the broken provincials in your collection - some 60 failed in the "Fanic of 1825" - The Merchant Bankers. This more prudent section of the banking community - their business based in seaports - on Bills of Exchange - with the backing of real produce, provided the backbone and most of the stability. They ran their produce and banking side by side, styled themselves merchants in their letters.....

"William Greggon BANKER OF LIVERPOOL 1710- 1807. Associated with CLAY - PARK AND MORLAND all these came to banking the hard way through the slave trade privateering. THOMAS PARKE kept a vessell of 250 tons, 16 carriage guns - 20 swivels and 154 men in case he wanted to argue a little.

"These hardheaded men, as merchants, did not place too much faith in country bank paper with a financial backing they could only guess at but relied on bankpost bills - Bills of Exchange drawn on reliable houses, gold and Bank of England notes....."

If all this sounds interesting contact Mr. Keable at the address given at the beginning of this notation. Hopefully we'll have an article from him for a future issue of T.C.L.

Pr. 177 Oct. 71

DAVID KEABLE & Co. listings for C.C.R.T. have just been received at this late date in October. It is some twelve pages in length and for your interest and consideration selections from it are presented. Write Mr. Keable for complete listings - DAVID KEABLE & CO., 37 Godstone Road, Purley, Surrey, England.

C.C.R.T.

September 1971

GREETINGS TO ALL MEMBERS OF THE C.C.R.T. FROM ENGLAND Where daily the business of shredding and burning just what you and I want is at least a minor industry. THE TOP OFFICIALS OF OUR SOCIETY HAVE ENCOURAGED AND HELPED ME in every way to pitch and find at least a few items. There is no cheque collecting Society in Great Britain, just a hadfull of interested people - they are keen and do snap up all top items on my lists. THIS SMALL LOT is the best we have ever had and it is reserved soleley for my friends and clients in the U.S.A. and Canada. IT HAS TAKEN SOME MONTHS TO PUT TOGETHER. I do not know what Specimen U.S.A. - CANADA. Cheques look like other than these few on my list of which most are facsimiles rather than true specimens. However I do know that all listed specimen cheques are just a riot of colour combined with tasteful execution some old - most are singles, in rare cases a dozen (this will show in the prices).

THESE SPECIMENS ARE JUST PLAIN HARD TO GET. MY BASIC SUPPLIERS WILL usually JUMP A HOOP to get me just what I want - They have worked with me a long time - BUT SPECIMEN CHEQUES ! - well most suppliers are keeping their Brittanic necks well tucked away - you can guess WHY! SECURITY HAS BEEN TOUGH OVER HERE Since Elizabeth 1st. and getting no easier - THE REAL AND ACTUAL AXE in the TOWER OF LONDON IS PUT AWAY NOW. THE PRICES ARE MORE THAN I WOULD WISH but we must send air - the packets will be large and stiffened 10" x 14" - ALL SUPPORTING LEAFLETS- uncreased - WILL BE SENT WITH EACH ORDER to substantiate dates - most will have facsimile charts of signatures current at the time - some we can link with actual Banknotes of Scotland - England - Australia. The Top Items for Colour, ease of album display, will be indicated by price. Also if they are, in our opinion, unlikely to turn up again. Most are one page fold-back and display.

Later we will send our lists, recently sent, to our Clients in U.S.A. - Canada - for Banknotes. We believe ours to be a UNIQUE SERVICE. "ONCE BOUGHT YOU HAVE GOT IT" IS NOT GOOD ENOUGH FOR US, when more desirable notes turn up, we will swap. JUST COVER OUR COSTS IT IS OUR PRIDE AND BUSINESS TO ENSURE that all our clients - U.S. CANADA EUROPE U.K. have the first and best collections of U.K. - Colonial Notes IN THE WORLD.

C.C.R.T. MEMBERS We include PART ONLY of our recent "Historical No. 4". If you would like to read the whole - JUST WRITE.

We send because we feel you would wish to know what goes on over here IN YOUR COLLECTING FIELD.

WHERE WE HAVE BEEN LUCKY ENOUGH TO FIND NEW STOCKS OR SIMILAR ITEMS We have made large reductions to our U.K. prices. This is to make sure that C.C.R.T. Can collect from England.

PLEASE HELP US - by stating ALTERNATIVES - when you order ADD Generously for Post. This will be our largest on cost - RETURNABLE ORDERING AND MONEY BACK GUARANTEE.

#### SPECIMEN TRAVELLERS CHEQUES

- (1) A SET OF TRAVELLERS CHEQUES. 6 LLOYDS all totally different USED and colourful from £20-£2. 7 BARCLAYS from £20-£2 all dated variously in the 50's. Usually burnt under strict security.....\$7.00 The District Bank. A colourful set of THREE is included...



- (2) The Royal Bank of Scotland in £10. Red- £5. Blue £2. Green in combination with Glyn Mills and William Deacons - as it is to be expected, handsome and imposing.....£3.50.
- (5) District Bank. A folder of Specimen Travellers Cheques and letter of Credit and Letter of Indication. All these items may be taken from the book and put in your album.....£2.00
- (6) When I sorted the specimens out the singles, from all parts of the list some old - some rare from the world over, these I have formed into 6 Collections of 10 items Specimen cheques at a BARGAIN, also included Letters of Credit.....£10.00
- (11) Lloyds Bank. A folder of specimen cheques in brilliant colour. 21 pages - facsimiles of all the signatures - Contains Specimen Letter of Indication 1954 - Heavy Card. A specimen Letter of Credit for £20. Pale Blue - Red - this is a work of art - more beautiful than any banknote I have ever seen. A complete set of 5 multi-coloured cheques £2, £50. 1959. Another set dated 1968 (£2 - £50). Another £5. dated 1954 of the earlier large design. ALL THESE ARE SINGLE SHEETS - READY TO GO INTO YOUR ALBUM..... A SINGLE.....£25.00
- (15) BARCLAYS BANK 1949. - Facsimiles are printed direct on to the sheet. May be cut out if required. The specimen cheques are of course detachable from the sheet. In Brown - Mauve - Green.....£3.00
- (24) NATIONAL PROVINCIAL 1853. 4 items. 2 Specimen Letters of Credit - 2 Letters of Indication. All these items are in the form of booklets. One shows the headquarters building of the Bank is Bishopsgate, with street scenes of buses and motor vans. 1918-1925 period. In the next the street is empty but further motor car scenes on the Letters of Indication date positively as in the 50's. THIS IS A SINGLE.....£5.00
- AMERICAN AND CANADIAN FACSIMILES. Well we all want to progress but not too much where our Banknotes, cheques are concerned. The more they modernise us the smaller and less individual everything gets. All are coloured but few actual specimen cheques. Perhaps they are only for Overseas. READERS PLEASE STRAIGHTEN ME OUT HERE.
- (25) A Set of Facsimile cheques of the Canadian Bank of Commerce dated 1939-50-51-55-57 1962-1970, 2-1931 one undated but the style indicates 1910 or perhaps W.W. I. (This makes the 1931 look quite up to date) THE WHOLE 17 cheques.....£12.50
- (26) AMERICAN EXPRESS 1946. A complete set as issued (a single) to London 10 cheques Two huge Letters of Credit 00,000 in Pale Blue. Very striking indeed - with thousands of multi-coloured dots. - For security - and four pages of specimen signatures.....£8.00
- (34) THE COMMERCIAL BANK OF AUSTRALIA 1963. Facsimiles. The colour is perfect, too many to go into.....£5.00
- (41) DEUTSCHER REISESCHECK A "different dettelle of Fish". Full instructions and I do mean INSTRUCTIONS on how to tell the sheep from the goats. Three specimens housed in ideal fold back covers. The colour is bold-authorative - 50 Dm - 100 - 500 Orange, Green, Mauve. I am minded as I write of Kaiser Wilhelm - helmets - sabres and the battle of gun carriages. If I had another set with my German Banknotes they would go. This set is TOP CLASS.....£5.00
- (45) STATE BANK OF THE U.S.S.R. 1964-57. A folder of 4 page fold back to display the cheques. A page of specimen signatures every single one of which is stranger than the cheques - all have been written with the sole assistance of a quill pen and a bottle of vodka. The cheques - the most elegant display and mounting yet - 21/2" Value in Pound Sterling set on a page overlapped 6 1/2" x 16". PERFECT - Coloured - YES - DESIGN - WELL YOU ALL KNOW RUSSIAN CLASSIST 20170.....£11.00

# BILLS OF EXCHANGE

|       |   |        |
|-------|---|--------|
| 1854. | Liverpool - Blue - 60 days.....   | \$4.00 |
| 1810. | Manchester (on rice paper) Pay 2 months after date.....                               | \$6.00 |
| 1869. | Dublin - A four months Bill of £100.....  | \$5.00 |
| 1919. | Bank of Liverpool - Bill as Sight for \$292.....                                      | \$5.00 |
| 1886. | Glasgow - Bill of 3 months - Harbour scene, square riggers<br>and early steamers..... | \$5.00 |
| 1885. | Liverpool - A Bill of six months, payable in London.....                              | \$5.00 |

REGRET CAN ONLY LIST A FEW - ASK FOR A SELECTION.

More Modern but Colourful and of great interest to colonial Collectors:

Large Cheque size - a new Set of Bills of Exchange from the world over  
20 At.....\$10.--

CHEQUE BOOKS. We have had dozens of enquiries for actual cheque books from which our Cheques are detached. We thought it more fair to list them...

(Partial listing) It is, of course, in the stubs that the interest lies. All books will have at least two cheques.....\$3.50 ALL THROUGH.

1914. July - 8 September 1918. Lloyds Bank Ltd. - Very thick 120 cheques  
Formerly. Liverpool Union.

1915 Feb 6th - December 1915. The London City and Midland Overprinted  
'Birkenhead' - Charing Cross'. North and South Wales? Lilac. Many  
wartime charitable donations.

1863 Bank Liverpool Messrs. Moss & Company. Black and Ivory.

1847 As above, but no perforations. These older cheques were usually cut from the book with a knife, diagonally across the centre design. The cutting in some cases would prove forgery, particularly where the form was used to draw a Bill of Exchange for later presentation.

1918 Lloyds Bank. An interesting feature - all cheques with Mint Penny Red in space for signature. This dates the change of Stamp Duty to 2d.

DAVID KEABLE 37 Godstone Road Purley, Surrey England

\* \* \* \* \*

## T.C.L. DELIVERY

As you may or may not know, due to postal regulations we have had to revert to sending T.C.L. by Third Class mail which in a number of cases causes a member to receive his copy four to five weeks after it has been mailed...and the postage cost, believe it or not, is greater than if we were permitted to use Second Class mail which has a higher priority... If you would like T.C.L. mailed First Class to insure quick delivery please add \$2.00 when you return your dues. As a point of interest it actually cost 56¢ to send Issue #7 by First Class Mail.

\* \* \* \* \*

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## SPECIAL NEWS

Since our meeting in Washington, several members have volunteered their assistance, within the limitation of the time available and their capabilities, to help in the work of C.C.R.T. These offers will be gladly accepted and each member notified of job details as soon as the Evaluation Committee submits their recommendations and suggestions.

Our sincere thanks to those members who have so thoughtfully volunteered their service and assistance - your services will be sincerely appreciated. Other interested members are invited to join this loyal group.

Several of our members are presently functioning in various capacities for the benefit of C.C.R.T., they are:

Mr. R. Duphorne, CCRT #139, F.O. Box 1305, Albuquerque, New Mexico 87103 has become an Assistant Editor (and contributing editor, note article in this issue) to help in locating and recruiting writers for T.C.L. and also to obtain interesting and informative articles for future issues of our publication. His services are very much needed and certainly appreciated. Your cooperation with Mr. Duphorne will be of great help to your editor.

Mr. Ron Burnham, Jr. CCRT #216, F.O. Box 2002, Little Rock, Arkansas 72203 is C.C.R.T.'s first Publicity/Public Relations person. His years of experience in newspaper work and advertising will give us a professional approach in our effort to let collectors know of our existence and what we are doing. Plans are presently being formed for our future efforts in this direction. So we may be current in our news releases please keep Ron informed of newsworthy information. Let him know when you give a check program, exhibit a display, have a gathering of check collectors or find clippings relative to our activities. Your cooperation will be especially appreciated by Ron and will be of great benefit to C.C.R.T.

Mr. Raymond H. Rathjen CCRT #12, 4047 Graham St., Pleasanton, California 94566 will be running our new activity - Check Exchange Service. This new feature will afford you the opportunity to exchange your duplicate checks for some you presently do not have. Details of this program will be found elsewhere in this issue. Let's make use of this new service.

Mr. Vincent D. Oehrlein, CCRT #24, F.O. Box 646, San Pedro, California 90733 will be running the new "Question & Answer Column". This replaces our previous Query and Answer Column. We can find out things we want to know and also help our fellow members by answering their questions for which we have answers. This can be an important part of every issue. Full details are in this issue.

Mr. J. E. Weaver CCRT #2, P.O. Box 30, Woodland, Calif. 95695 is one of our most active and contributing members and as most of you older members know, he is our Auction Manager. He has performed this function since our inception and a very important one it is. He looks forward to your continued and increased participation.

Mr. William B. Heald, CCRT #8, P.O. Box 216, Albuquerque, N.M. 87101 has accepted the position of Librarian. CCRT has a very limited library at present and hopefully it will grow. Keep this in mind if you have any books to donate. This project is just getting started; there will be more details in the next issue of T.C.L. Mr. Heald is also compiling a Check Census from previous listings in T.C.L. This subject is covered elsewhere in this issue - be sure to read it.

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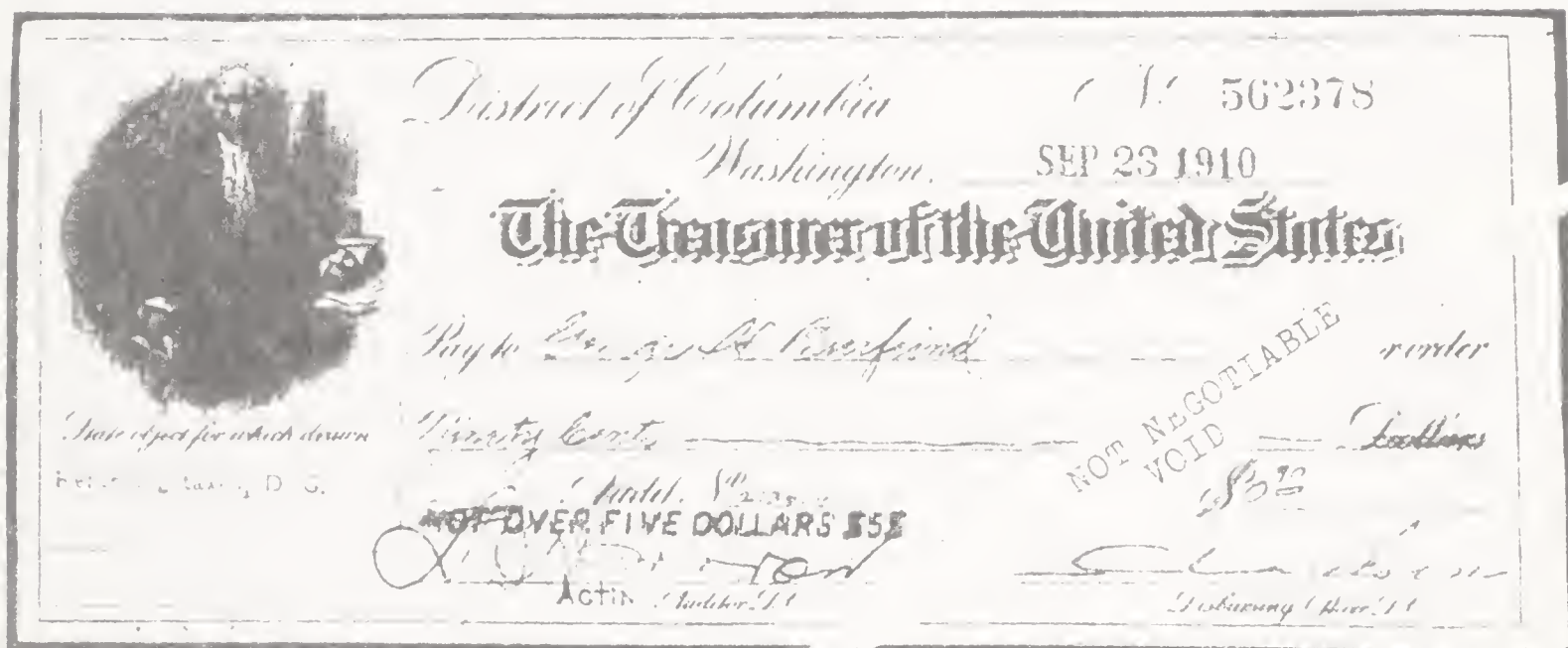
NOTES FROM MEMBERS (Cont'd. from page 100)

The seal was designed by Joseph H. Dis Debar and was adopted in September 1864, three months after we gained separate statehood. If anyone calls it anything other than the state seal I will put a curse on them that will cause them to have an uncontrollable urge to drink moonshine and smoke a corncob pipe.

### OLD GOVERNMENT CHECKS

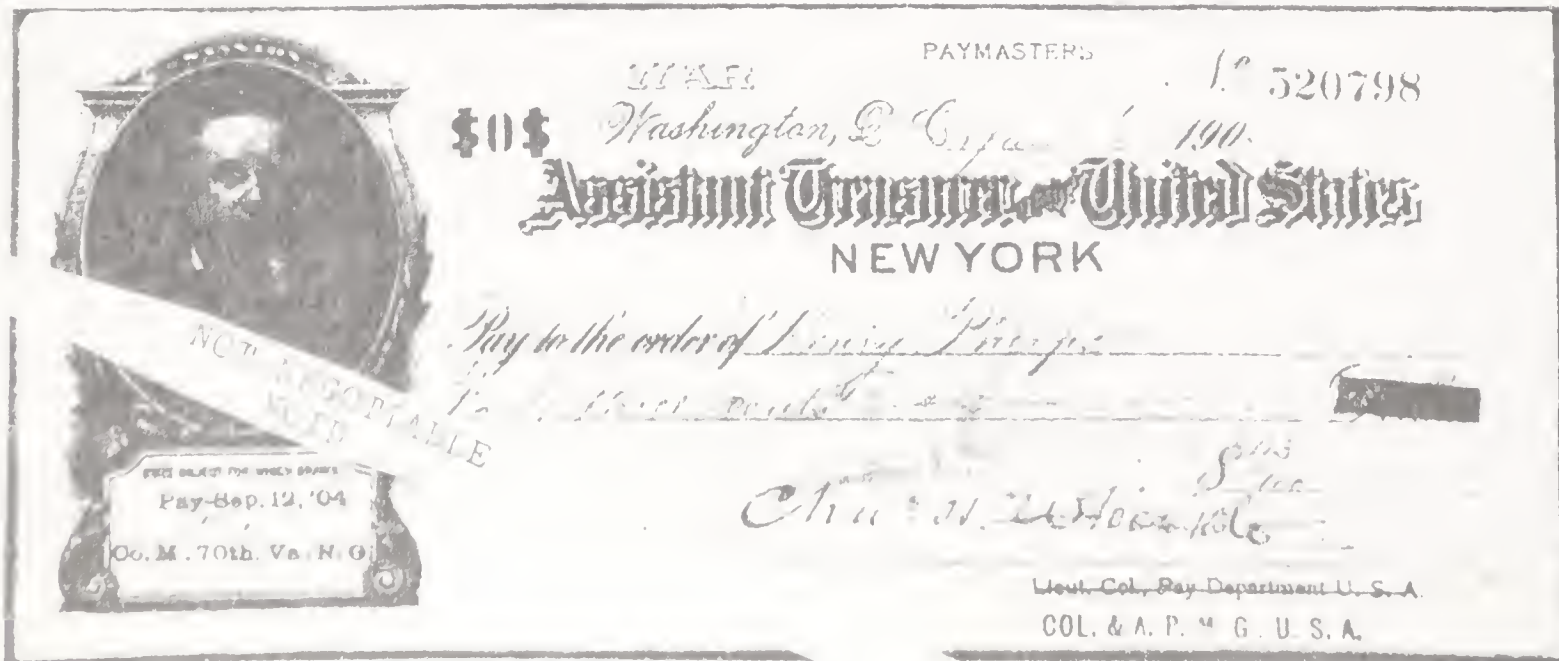
Harry L. Miller (CCRT # 145) 222 West Douglass St., Reading, Pa. 19601

The illustrated old government checks are from the collection of Mr. Miller. He shares them with CCRT members here and notes that they are all "uncashed".

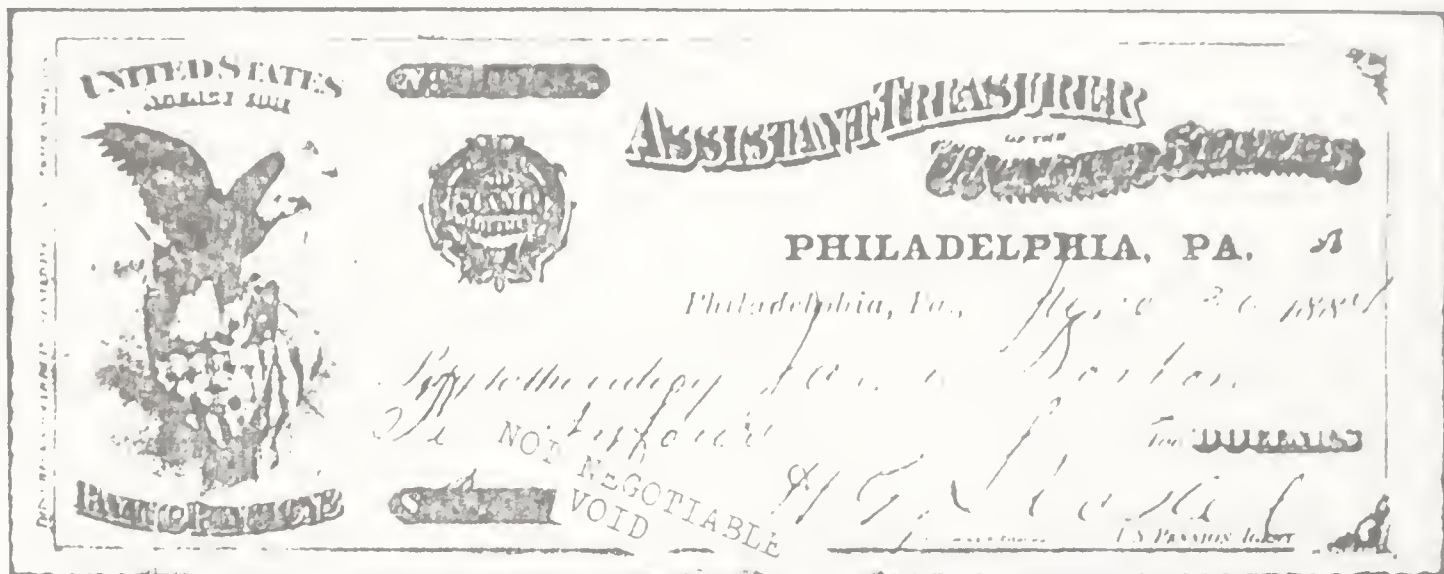


The above check for 90¢ has a picture of George Washington. Under Washington's portrait the small print reads "State object for which drawn. Refunding taxes, D.C.". The check is protectographed over the signature of the Acting Auditor D.C. and also signed by the Disbursing Officer D.C.

Stanton's name appears above his portrait on the check below. The small print under his portrait reads "State object for which drawn. Pay-Sep. 12, '04 (written in -Pvt.) Co. M. 70th Va. N.G." Check is dated Jan. 6, 1905 and is in the amount of 43¢. It is protectographed "\$0\$".

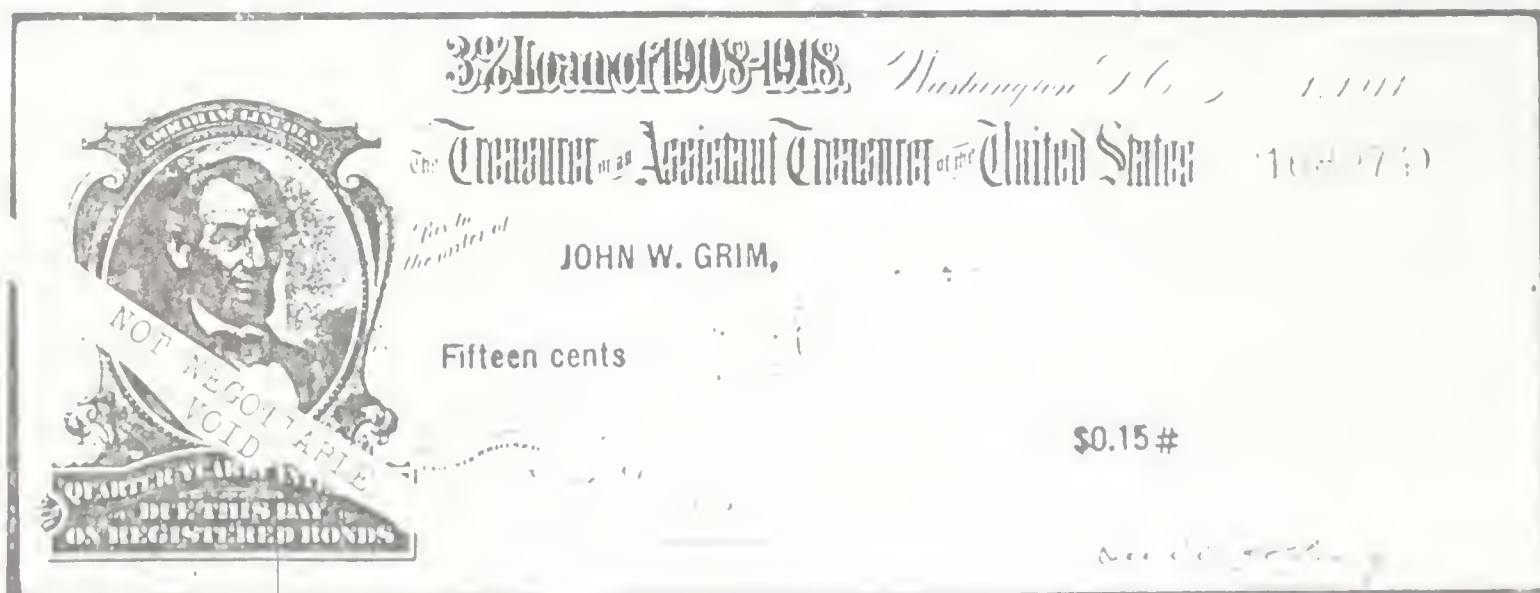






Assistant Treasurer of U.S. check has vignette of eagle and shield. "United States Agency For" appears above eagle. Ribbon in eagle's beak has the famous - "E. PLURIBUS UNUM". Overprinting on shield reads "Department of the Interior" and below shield "Paying Pensions." The fine print at left end of check reads "This check should be presented for payment within 90 days". The check is made out in the amount of Twenty-four dollars. The photograph shows what appears to be a spindle cancel just before the name James Norton. It is signed by the U.S. Pension Agent. The fine print at bottom of check reads "Engraved & Printed at the Bureau Engraving & Printing."

Abraham Lincoln's name appears above his portrait on this 3% Loan of 1908-1918 check. It is datelined Washington, D.C., Nov. 1, 1911 and in the amount of 15¢. Beneath portrait it reads "Quarter Yearly Interest - Due This Day - On Registered Bonds". It is signed by Treasurer of the United States - McClung (printed or mechanical signature ?) and countersigned by F.M. Barnes.



### THE QUESTION BOX

(This feature will be run by Mr. Vincent Oehrlein; it replaces our former effort - Query-Answer Column which faded due to lack of participation. We have started anew with a dedicated member to operate the column and a new name. Let's make it a GO this time. Mr. Oehrlein will receive all questions and answers, keep a running list and submit his compiled listings to your editor for each issue. We can obtain a great deal of information and find answers to our questions from this feature....editor)

Here's your chance to find answers to all those questions about checks and check collecting that keep bugging you. This project will take the combined efforts of all members if it is to fulfill the objectives. Send in your questions---but more importantly, send in answers to the questions asked by your fellow members. This is strictly a cooperative venture and will succeed for only one reason--your interest and help.

Send new questions and answers to previous ones to Vincent Oehrlein,  
P.O. Box 646, San Pedro, Calif. 90733

#### NEW QUESTIONS:

1. Who knows about the history of check collecting--where did it start who started it, and what were the original goals?
2. What is meant by the statement "No Protest" rubber stamped on the face of a check? Has it always meant the same as it does today?
3. Several issues ago someone asked about a rubber stamp impression on a check in the design of the reverse of a \$5. U.S. gold piece. I don't remember seeing a logical reason for its' use. Anyone know?
4. Were banks always the staid establishments with which we are familiar? Are there any instances known of early banks or bankers who operated another enterprise as an integral part of the bank?
5. Can anyone provide a thumbnail sketch on the Bank of La Porte, La Porte, California? Where is (or was) La Porte?
6. Is there a reference source which would provide brief histories of the many banks which no longer exist?
7. When and why did Wells Fargo drop the comma after Wells (used to be Wells, Fargo & Co.)?
8. What is the best way to house a check collection? How do you do it? (This is a wide open question everyone can have a crack at answering)
9. I was not able to attend or participate in this sale, but I noticed a book of interest along the check line offered in the recent public and mail auction sale of the George J. Fuld Numismatic Library, Part I Sunday August 15, 1971 by the Katen's. It is described as follows:  
Lot #857 Reedy; "The Universal Bank Note, Draft and Check Detector, for Detecting all Classes of Counterfeit Bills, Drafts and Checks of all Banks in the United States. 1858 pp. 1 pl.  
(pg 41) New binding with filler blanks and gold stamping" Est. value \$75.00

Does any member have one of these books or having seen one, could furnish C.C.R.T. a more thorough description of the book and its contents,




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Oct. 21

and possibly comment on its use? A review of this book would be very appropriate.

10. This 1932 check on the First National Bank of Boone, Iowa, shows a rubber stamped notation "Federal Tax Added - 2c". Other checks I have with this notation on them are dated from 1933 - 1934, but I have been unable to pinpoint the exact dates as to when this tax was in existence and any accurate information about the tax and its source. Have any other C.O.R.T. members noticed this on any of their checks of this period? Any information on this will be welcome.

COUNTERSIGNED: *Tom Sellers*



**FEDERAL TAX ADDED 2c**

No. 199

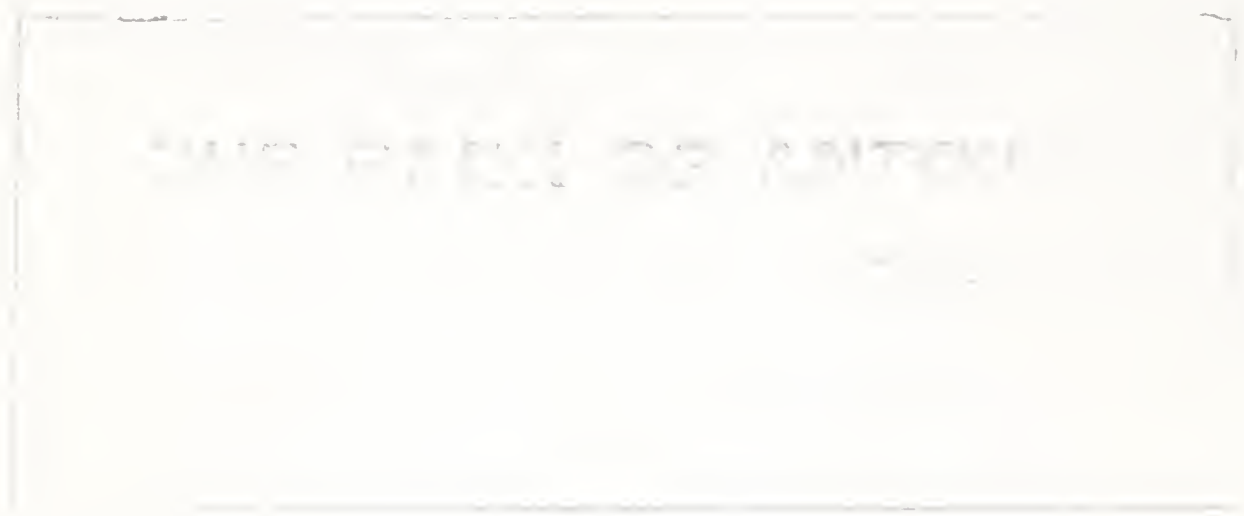
**BOONE, IOWA** July 20 1932 \$ 6.66

**PAY TO THE ORDER OF** Tom Sellers

Six and 66/100 **DOLLARS**

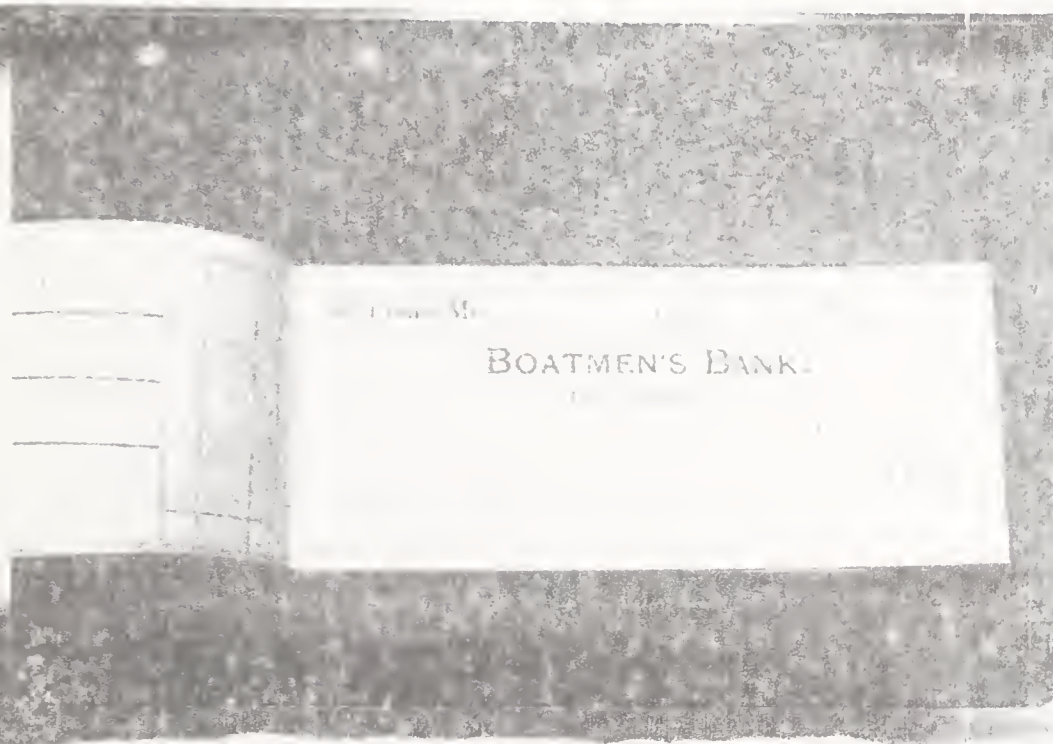
**FIRST NATIONAL BANK** LOCAL UNION NO 869 U. M. W. of A.  
72-108 **BOONE, IOWA** James E. Hunter A. J. Gilbert  
Recording Sec'y Treasurer

11. Does anyone know the significance of the wording "Wife Exchange" appearing in the check below?



12. Any other very early checks not included in the report?

Mr. 1-4  
Oct. 1



13. The above check book which contains the Royalty Stamp is from the collection of Mr. Ron Horstman, R. I., Gerald, No. 65037. The check reads: "St. Louis, Mo. \_\_\_\_\_ No. \_\_\_\_\_, Boatmen's Bank, Pay to the order of, (\$ \_\_\_\_\_), Dollars, a signature line. Printed by J. C. Hall and Co. Prov. R.I. The stamp reads "Royalty Stamp - second Million - No. 123456 - All checks covered by any of these patents must bear a Royalty Stamp - (one stamp for each 50 checks or less or each 100 blanks or less other than checks with the facsimile signature of J. C. Hall - sole agent of patents - Providence, R.I. - (bottom panel) George L. Waring, Jr., Henry H. Morrington, Jennison C. Hall, Owner of Patents - (and panel) Pat. Oct. 1870 Reissued April 26, 1878 Geo. L. Waring, Jr. Patentee; Pat. May 29, 1872 Milton L. Johnson, Patentee; Patent May 7, 1878 - Sept. 2, 1878 Henry H. Morrington, Patentee; March 6, 1886, Myron Campbell, Patentee; June 30, 1885, Jennison C. Hall, Patentee; Patent July 24, 1883, Matman A. Gibbs, Patentee - (Overprint reads) Good only for (next word unreadable), 25 Checks (next word unreadable), J. C. Hall".

Any information on this Royalty Stamp or similar stamps would be appreciated by Mr. Horstman. Does anyone else have one in their collection?

\* \* \* \* \*

Received from Dec. 1-20 AMERICAN BANKER with permission. Sent in to Mr. Burnham (C182-100) The first check drawn by President Lincoln is one of a unique collection of autographed checks of famous men recently acquired by John L. Linn, Chairman of the Board of Union Trust Co., Cleveland, Ohio. The Lincoln check was drawn for \$800 on the 1st National Bank of Washington and dated 4-15-65 (the day before he was assassinated). The collection is composed of checks of 50 statesmen, generals and authors famous in American history and in English literature. Each of the checks is framed separately with engraved portrait of the signer. The collection is to be displayed in the bank lobby after



which it is to be hung permanently in the director's room of the Union Trust Co. The oldest check in the collection is dated 1779 and is signed by Aaron Burr.

The following news item was received from Howard C. Baron (CCRT #156), Sunnyridge Pl., Harrison, N.Y. 10928. It appeared in the July 10, 1961 edition of THE DAILY ITEM, Port Chester, N.Y. and is reproduced here by permission of Westchester Rockland Newspapers, Inc.

## Harrison Library Has Oldtime Check Show

A unique display of checks — dating back to 1779 — is on exhibit at the Harrison Public Library through the courtesy of Howard Baron of Harrison.

Baron's collection includes a draft dated Nov. 8, 1779, on the United States of America for interest due on funds borrowed by the United States, with the signature of the Treasurer of Loans Francis Hopkinson, who had also been a signer of the Declaration of Independence.

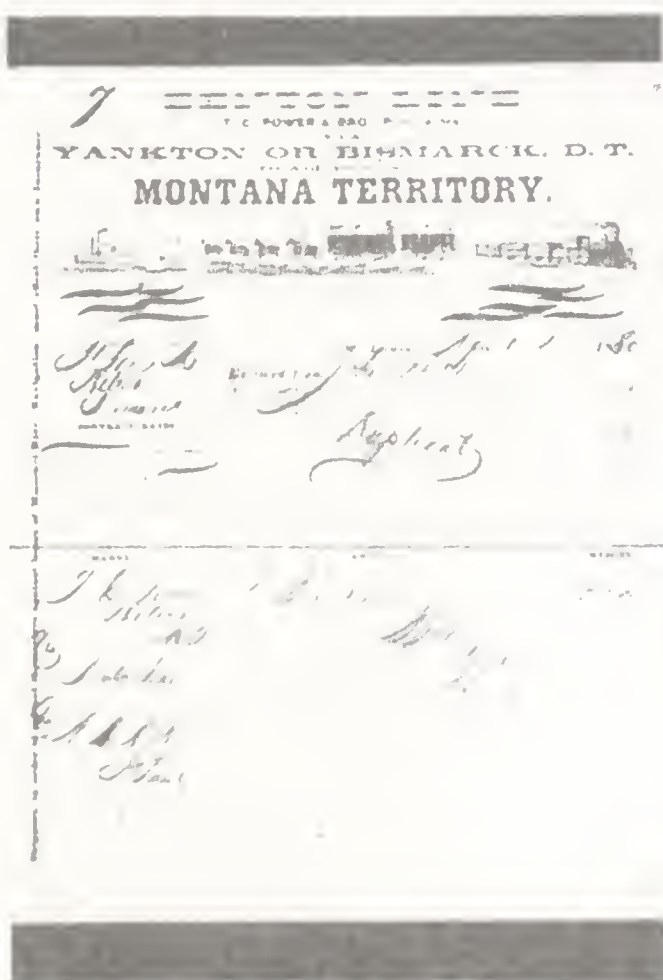
There are 18th century commercial checks drawn on the first Bank of the United States dated 1792, the Bank of Pennsylvania, 1794, and the Bank of North America 1795.

Also on display is a check for \$500,000 dated September 20, 1852, payable to the Indian Agent in New Orleans.

Two checks for the smallest amount ever issued by the United States Government are in the amount of one cent each, one representing a warehouse refund in 1876 and the other the amount of additional retirement pay unintentionally withheld from a navy man upon his retirement in 1924.

There is a Second National Bank of Boston check dated 1872 payable to Harriet B. Stowe. This exhibit in its entirety will be on display through Aug. 6 at the Harrison Public Library.

According to Baron, the collecting of checks as a hobby has only really begun in the past four or five years and much research on the subject is now going on. It is proving to be an interesting and inexpensive hobby that appeals to anyone who likes a historically oriented collection.



### STEAMERS IN MONTANA TERRITORY

Harry L. Pine (CCRT #3)  
2114 E. Balsam Ave., Mesa, Arizona  
85201

It is always interesting to add a collateral item to one's territorial cover and postal history collection. The T.C. Lower & Bro. bill of lading reproduced with this article showing an upper Missouri river steamboat, an overland freighter and early train is such an item. It is dated 1880 and represents a shipment of merchandise from St. Louis, Mo., consigned to the T.C. Lower Co., Helena, Montana. The routing indicates the Northern Pacific Railroad (NPRR) carried the shipment to Bismarck, Dakota, then up the Northern Pacific line to the upper Missouri river to Fort Benton, Montana and from that point it was taken by a T.C. Lower overland freighter to its destination, Helena.

Continued on page 117

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## WELLS FARGO BANK

Don T. Thrall 610 Arlington Ave. Berkeley, California 94707  
(CCRT #144)

(This article was produced by Don for Calcoin News, official publication of the California State Numismatic Association and appeared in Vol. 12, Number 4, July 1958 issue. It is reproduced here by permission of the above and their cooperating editor, Mr. Les Lodge)

On March 18, 1852, Henry Wells, William G. Fargo, John Butterfield and others gathered at the Astor Hotel in New York City and formed the firm of Wells, Fargo & Co. The firm was organized to conduct an express and banking business in California, which in time was to spread as far east as Salt Lake City, excluding the New York City office.

The banking portion of the business consisted at first of the purchase and sale of gold, bullion and bills of exchange. The new firm sent to San Francisco Samuel P. Carter, who arrived on the S.S. Oregon June 27, 1852, to set up, manage and operate the express department, and Reuben W. Washburn, who arrived July 11, 1852, on the Tennessee to set up and operate the banking department. On July 1, 1852, the new firm opened for business at 114 Montgomery St., San Francisco.

The new firm of Wells, Fargo & Co. was starting a business in competition with other already well established express and banking firms. Its principal rivals were Adams Express Co. and Page Bacon & Co., bankers. Within two years Wells Fargo had offices established throughout Northern California. While most of the offices established were primarily express offices, they also operated as agencies for the banking department. Branches of the banking department were established in Virginia City, Carson City, Salt Lake City, Portland and New York City.

On February 23, 1855, because of the failure of their parent companies in St. Louis, Page Bacon & Co. and Adams & Co. failed. Failure of these two leading bankers of the Pacific Coast precipitated runs on the other express and banking companies of the area. The express companies in California during the gold rush days were more or less forced into the banking business. They were the only firms equipped with safes where gold and similar valuables were stored awaiting shipment. Because of these safes, they began accepting deposits for safekeeping and gradually got into the business of lending money and conducting general banking businesses. Many of the smaller companies were dragged down by the failure of the two important houses. Wells Fargo managed to weather the crisis and emerged as the new leader in the express and banking field. From the time of the firm's founding until 1876, the express and banking departments were carried on under the same roof, at which time they separated, each occupying its own quarters. The bank moved to the corner of Sansome and California Streets and the express company to Sansome and Halleck Streets.

The San Francisco Clearing House Assn. was organized and started operations on February 4, 1876, with 15 charter members. Wells Fargo & Co. was assigned No. 15. The San Francisco Clearing House was the first such organization formed in California.

On October 4, 1875, the Big Four of the Comstock, James G. Fair, William S. O'Brien, John W. McKay and James C. Flood, opened the doors of the Nevada Bank to the public. It had a paid-up capital of \$5,000,000, an unusually high figure for those days. The founders named their bank after the state which had built up their fortunes. Branches of this





The first Wells Fargo Bank as it appeared in 1852. The illustration is from a daguerreotype in the bank's historical collection. Organized March 18, 1852, Wells Fargo & Co. opened for business July 1, 1852, at 114 Montgomery St., San Francisco. The firm was organized to conduct an express and banking business in California.

bank were established in Virginia City and New York City. The Nevada Bank joined the Clearing House Assn. as No. 16 on June 30, 1877.

In 1890, I. W. Hellman and his associates purchased control of the Nevada Bank and assumed active control with Hellman as president. Under his direction, the bank prospered. In 1898, the bank took out a national charter, becoming the Nevada National Bank. The Nevada National Bank assumed No. 16 on January 5, 1898. The Nevada National Bank issued national currency under the then existing national banking laws.

In the meantime the Wells Fargo & Co. Bank continued to prosper. To commemorate the 50th anniversary of its founding, the firm had a silver medal struck. This medal was presented on March 26, 1902.

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to each employee with one year or more service.

Sometime before 1905 all branches of the Wells, Fargo & Co. Bank had been closed or otherwise disposed of, with the exception of the one in New York City. The branches in Virginia City and Carson City were closed. The Salt Lake City branch was sold to the Walker brothers of that city, who added it to their already successful banking institution.

The branch in Portland, Ore., was sold to the powerful United States National Bank of Portland, which for years after proudly advertised that it was the successor to the Wells Fargo Bank. The New York office was sold during the latter part of 1905 to the National Park Bank, which later was merged with the Chase National Bank - today's Chase Manhattan Bank.

In January 1905, the long-anticipated merger of the Nevada National Bank and Wells, Fargo & Co. finally was consummated. Serious thought had been given to closing the banking department of Wells Fargo & Co. prior to this time, but there were so many protests to this idea that it was dropped. Prior to the merger, Wells Fargo Bank showed a capital of \$16,000,000 and deposits of only \$11,000,000.

In order to reduce its capital and surplus accounts before the merger, the Nevada Bank paid surplus funds in both accounts to the stockholders in the form of dividends. The Wells Fargo Bank adjusted its accounts by crediting the surplus moneys to the express department. When the new Wells Fargo Nevada National Bank opened, it did so with a capital stock of \$9,000,000 and a surplus of \$3,500,000. This bank also issued national currency under the provisions of the national banking laws.

The Union Trust Co. of San Francisco was organized by I. W. Hellman and incorporated on February 6, 1893. It was the first bank established by Hellman after he had taken over the Nevada Bank, and the first bonafide trust company in San Francisco. Prior to this, in 1881, another Union Trust Co. of San Francisco was founded, but it was in operation for only about a year before it was forced to close. There was no connection between these two companies. At the close of business on December 31, 1923, the Union Trust Co. of San Francisco merged with Wells Fargo Nevada National Bank.

On January 1, 1924, the new institution opened as Wells Fargo Bank & Union Trust Co. This new bank was incorporated with a capital stock of \$9,000,000 and a surplus of undivided profits of \$7,900,000. This large bank continued to prosper and grow in stature through the years. Until 1954, when it again started branching out, it was the largest bank west of Chicago operating in one city, having only one branch - and that being only two blocks up Market Street from the main office. On December 20, 1954, the bank changed its corporate title to Wells Fargo Bank.

The first branching out by Wells Fargo was a merger with the First National Bank of Antioch, which took place on October 1, 1954. Organization of the First National Bank of Antioch was started by the father and son team of John A. and Herbert A. West in 1910. The First National Bank and its associated Antioch Bank of Savings opened for business on January 2, 1911, with a total combined capital of \$50,000 - \$25,000 for each bank. Its principal correspondent bank since its opening was first Wells Fargo Nevada National Bank and then Wells Fargo Bank & Union Trust Co. Because of its conservative management, the bank was able to weather successfully the big depression of the '20s and the bank holiday in 1933.



The merger with Wells Fargo gave the customers of the Antioch bank access to additional and expanded banking facilities.

The second bank to merge with Wells Fargo Bank was the First National Bank of San Mateo County. This bank was chartered as the Bank of San Mateo County in 1891. It was the first bank in San Mateo County and the first bank between San Francisco and San Jose. In 1903, the San Mateo County Savings Bank was formed as a dividend to the stockholders of the Bank of San Mateo County. In 1904 the Bank of San Mateo County took out a national charter under the new name, The First National Bank of San Mateo County. The San Mateo County Savings Bank changed its name in 1930 to the San Mateo County Bank, moved to new quarters in Redwood City and opened a commercial department in addition to its savings department. The First National Bank of San Mateo County and the San Mateo County Bank merged in 1936, keeping the name of the former. The merger with Wells Fargo became effective on September 30, 1955. At the time of the merger, the First National Bank had five offices in San Mateo County, all of which became offices of Wells Fargo Bank.

The next move was the establishment of new offices. The first of these was at San Carlos on May 26, 1956. The next was at South San Francisco on June 25, 1956. Another new office was opened in temporary quarters in Hayward on January 28, 1957. At the time this is being written, another new branch is being planned in Hayward.

Wells Fargo Bank has been a leader in the banking field in the West since it opened its doors for business in 1852, more than 100 years ago. Today it continues to grow and expand on Montgomery Street, "Wall Street of the West", in San Francisco, financial center of the West.

#### Bibliography

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Wells Fargo Bank History Room.

Irene Simpson, director, Wells Fargo History Room.

V.M. Parachini, vice-president, Antioch office.

T. N. Thompson, vice-president, Redwood City office.

"Wells Fargo Bank & Union Trust Company" by I.W. Hellman, a pamphlet published by the Newcomen Society of England in North America in June 1952.

"Wells Fargo", by Edward Hungerford.

FINANCING AN EMPIRE - History of Banking in California, by Ira B. Cross.

\* \* \* \* \*

WANTED WANTED WANTED

Wanted All Scenic Checks - Business

Cards Old and New Also Wanted.

Dennis Gibson, 276 1011 St., Oshawa Ontario, Canada

\* \* \* \* \*

#### PLEASE NOTE

Our usual feature CHECK SPENTACE MATERIAL does not appear in this issue. This was done in order to save time in getting this issue to you. It will appear in issue #7 and obsolete material eliminated again.

Pr. 191  
Oct. 21

### PRINTERS AD

The printing advertisement sample sheet on the opposite page is from the collection of Mr. Ron Horstman (CCRT #43). It depicts some of the printing methods as mentioned by Mr. Rathjen in the article preceding this notation. Due to our method of reproduction, some of the detail in the printing may not show up. For your information and assistance in reading, the sample sheet reads top to bottom: "Incorporated 1864, St. Louis - Singer Building, C.C. Cheney Prest., Sign on building-Merchants National Bank - Missouri, Fifth and Locust Sts. - Ja. Pauton Sec'y. - Western Bank Note and Engraving Co. - Steel Plate Engraving and Lithography - Railroad Bonds, Drafts, Checks, Certificates, Commercial Headings, & etc, Color Work, Safety Tinting to Prevent Alterations".

### ALBUQUERQUE NEW MEXICO CHECKS

These are the only Albuquerque Checks available and when these are gone there will be no more. Each check in the set has been selected with care from my supply and when you buy any of the three sets there will be no duplicates.

I have only a limited supply of most of these checks, so there is a limit of one set to a customer.

A combination of either Sets A & C will give you an interesting collection of Albuquerque checks, as will a combination of Sets B & C, however do not order sets A & B as you would receive duplicates of most of the checks.

SET "A" - First National Bank of Albuquerque, 1900 to 1924, 20 checks, including one check 1900 with stamped revenue paper and 7 others pre-statehood checks,

Price for Set.....\$40.-

SET "B" - Same as set "A" except 14 checks, 1904 to 1924, no revenue check and only 5 pre-statehood checks,

Price for Set.....\$25.-

SET "C" - Albuquerque National Bank, 1924 to 1970, 56 checks each one different, altho some are varieties of similar checks,

Price for Set.....\$40.-

If you would like to add Albuquerque, New Mexico to your collection of checks order your set today as this offer will never be repeated again.

WILLIAM R. HEALD  
C.C.R.T. #8  
P.O. Box 216  
Albuquerque,  
New Mexico 87101



Incorporated 1864.



NEW YORK

NEW YORK

# WEBB LEADY BANK NOTE AND ENGRAVING CO



## Steel Plate Engraving and Lithography



Ray Rathjen (CCRT #12) 4047 Graham St., Fleasanton, California 94566

## LITHOGRAPHY METHOD

Many of our checks have been printed by this process since the early 1800's, however the process has changed several times over the years and it is interesting to follow the changes that have been made since the earliest stone printings.

It all began in 1796 when Aloys Senefelder, a Bavarian, discovered the process of lithographic printing. Using a natural limestone found in the Jura Mountains of Bavaria, he cut blocks about 3 inches thick and of a size to accommodate the printing he had in mind. He would then write on the stone with a specially prepared ink and print copies directly from the stone. By the early 1800's an improved method of stone printing was used in most countries. Briefly the process was as follows: Stones were supplied in sizes from 5 by 7 inches up to 44 by 62 inches, depending upon the work to be done. "Graining" is the first step in the preparation of a stone, which unlike a plate can be used over and over again until it is too thin to take the pressure of the press. Graining is done to remove the old image and prepare it for a new one. The stone is placed on a table face up and an abrasive mixed with water is poured over the stone. Another stone is placed on top of the first with the face down and the top stone is pushed back and forth and in a circular motion to grind smooth or "grain" the surfaces of the stones. The stone is now ready for drawing the image. This can be done by several methods such as drawing, painting, scratching, engraving or any method preferred by the artist. The artist can use special lithographic crayons of various degrees of hardness or a paint called lithographic tusche or a tool for scratching or engraving.

After the artist has created the printing image, the stone is chemically treated to improve the ink-repellence and water-receptivity of the non-image area. This basic lithographic principle, that water and grease tend to repel each other, can be easily demonstrated by taking a greasy crayon or grease pencil and marking your initials on a stone. Now if the stone is amply wetted the water and the ink roller run across the face of the stone, the ink will adhere to the initials but not to the rest of the stone. You can now print your initials by pressing a paper to the stone.

Making the non-image area more water-receptive is called "etching", more correctly it is desensitizing and is done by brushing the chemical solution on the stone. Improving the ink-receptive qualities of the image area is called "rolling up" and is accomplished by applying a special greasy ink to the image area. The stone can now be proofed. A flat bed press is used and the number of copies that can be made is small. Of interest is the article by Mr. S. Percival, Jr., "Art On Stone" in the January 1971 issue of The Check List.

The next advancement in the process was the development of metal plates with surfaces that were abraded mechanically or chemically to give the surface the porosity of the stone so they had the same grease-water repelling effect. The process was further improved by making these plates about 10 to 30 thousandths of an inch thick so they could be stretched around a cylinder and used on a rotary press, this resulting in 1500 to 6000 copies per hour. During printing a water solution is applied to the plates which adheres to the non-image area and prevents ink pickup by this area. In the above methods the paper made direct contact with the plate or stone and the abrasive action of the paper caused excessive wear of the image and limited the number of copies that could be made.



By 1905 the "Offset Process" of lithography was developed. Also this offset method can be used with any type of plate; intaglio, planographic or relief, this method offered the greatest advantage to lithography. Offset simply meant printing the image from planographic plates first on a rubber blanket and then transferring the image to paper. This soft rubber blanket greatly reduced the wear on the image. The next improvement was to take the image up on a revolving soft rubber cylinder from which it was offset onto the paper. Using this method the plates were capable of approximately 60,000 impressions.

A further improvement was made when the plates were made by the "deep-etch" method. They were manufactured by a photo-mechanical process, the design being cut or etched into the plate by acid. The etching, which held the ink-holding material was only one-thousandth of an inch deep, a very small amount compared with intaglio plates. In the offset printing process these plates were wetted with a mild solution of water and acid which rejects the ink. This solution caused the design on the plates to deteriorate. To overcome this the personnel at the Bureau of Engraving and Printing developed a new type of plate for offset printing called the "high-etch" plate. The plate is manufactured the same as the deep etch plate but instead of the image being etched, the background is etched away from the image, leaving the image in relief. This eliminated the need for the wetting agent and extended the life of the plates. During their first year of use at the Bureau the average life of the high-etch plates was 12 million impressions. This is the method used today for a large percentage of our printing.

Some mention should be made of the photo-etch method of making plates since this method can be used to make both intaglio and lithographic plates. This is a process whereby a photograph can be transferred to a plate. If you will look at any picture in your newspaper with a magnifying glass you will see that it is made up of many fine dots. The reason for this is to solve a problem that came about with high speed printing. The early plates, whether intaglio, lithographic or relief used a very stiff ink and the process of printing was very slow. With high speed printing a more fluid ink is needed as the stiffer ink does not wipe or pick up fast enough. Stiff ink would stay in the engraved lines or on the plate where it was deposited but the more fluid inks would not do well in the long engraved lines or on large areas, and a grey area was difficult to obtain. It was found if the image could be made of many small etched dots or ink relief, the ink would stay in those small dots and make proper transfer to the paper. This is one reason why a photograph, when transferred to a plate by the photo-etch method is exposed thru a screen to break the image up into small dots. Various sizes of screens are used. This is called the halftone process. In one method the dots are the same size but the darker areas have the dots etched deeper so they hold more ink which results in a darker printed area. Another method varies the size of the dots. This results in a grey area or area whose contrast can be controlled.

The plates used in this process are coated with a light sensitive "resist". They are then exposed with either violet light thru the negative (or positive) and the halftone screen. Depending upon the type of resist used, the light will either "break down" the resist or "fix" the resist so that it can be washed away from one side only or from the background area, whichever is desired. If, for example, intaglio plates are being made, the resist where the image is will be washed away so that the acid can "bite" the plate or etch the plate only in the image area. This is one of several methods used and since it is quite complicated this explanation

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ation is, of necessity brief and incomplete.

Most of our printing today is done by the Letterpress method, such as our newspapers. Lithographic printing runs a not-too-close second and intaglio a poor third. This however, is not true if one only considers the printing of securities. Intaglio is probably the most beautiful type of printing because of the embossed effect caused by the large amount of ink that can be deposited and because of the detail of the fine continuous lines. Lithographic plates deposit a somewhat lesser amount of ink and the edges of the fine lines are more uneven and the lines are often broken. With a little practice one may be able to tell which method is used to print some of our checks and notes, but not always. If you wish to study excellent examples of intaglio and lithographic prints for as little as 50¢ each, write for the form 9326 entitled "Engraved and Lithographed Printings by the Bureau of Engraving and Printing" - Address: Bureau of Engraving and Printing, Office Services Branch, 14th and C Sts. S.W., Washington, D.C. 20226.

- Concluded -

\* \* \* \* \*

### E-X-C-H-A-N-G-E S-E-R-V-I-C-E

Something New - Ray Rathjen has agreed to run a Check Exchange Service whereby you may exchange your duplicates for different ones, but let Ray tell you about it.

Several of the members have discussed starting an "Exchange Service" for trading your duplicate checks. I have agreed to handle it and it will function, to start with, as follows:

- We would exchange checks, check for check, value for value for members of C.C.R.T.
- Send me your checks, minimum of 5 and a maximum of 20, all different, not commercial drafts, notes or related material.
- You must include SASE (self-addressed-stamped-envelope) large size.
- Write your C.C.R.T. membership number (lightly in pencil) on the back of each check. (So I do not send your checks back sometime)
- To start with you will get back one less check than you sent (until we get a little working material built up).
- Checks must be pre - 1910.

I will do the best I can to give a fair trade with what I have. We have some nice material to start with but need more. We have members Arthur Curths, Bill Colby, Mr. Carter, W.A. Casper and J.E. Weaver to thank for our starting material. If it works out we may start an exchange for material after 1910 including the new picture checks. I would appreciate any comments or suggestions. Send your duplicate checks and correspondence to: Mr. Raymond H. Rathjen  
4047 Graham Street  
Pleasanton, Calif. 94566

Trade in your duplicates now for checks you do not have; this is another new activity we can all benefit from - Let's make use of this added service. Do it today.

\* \* \* \* \*

History behind town names - Dense sumac thickets were responsible for naming Smackover, Ark. Early French hunters called it "sumac couvert (cover)" which the settlers Anglicized to "Smackover". Wynot, Neb. got its name from townspeople asking each other "Why not name it -? These and many others from "Scratch Ankle, U.S.A." by Myron Quimby, an interesting book on place names.



GIVE HIM A LITTLE MORE TIME

Ron Burnham (CCRT #206) P.O. Box 2002, Little Rock, Arkansas 72203

I would like to write a note outlining a few of the things that have happened to me and are happening to me as a result of recently joining C.C.R.T.

The idea of collecting checks first hit me like the proverbial ton of bricks. I read a short article about C.C.R.T. in a coin publication - wrote to see if I could join - and was delighted to be accepted. I had one problem. I didn't have a worthwhile check to my name for even a beginning collection.

In early correspondence I asked Bob Flaig if there was such a thing as a "starter set" like coin and stamp novices are enticed into. He said "no" but would sell me some of his duplicates. Within three days of receiving his checks and back copies of T.C.L., I was giving a program on C.C.R.T. at my local coin club meeting. I was scheduled originally for the following month but an emergency moved me up! I didn't let on that I was that new at checks and Bob's checks and a display of T.C.L. were instant hits. I received excellent comments from the club.

I called on some bank presidents of small towns in Arkansas and found that banks are not always the best sources of old checks but in each case the bank president seemed delighted to see my marvelous collection. None had ever seen checks with revenue stamps on them, for instance. Many told me possible sources of checks in their towns.

One friend was impressed with my early checks and offered me a horde of old files on an old lumber company and railroad. I found about 40 checks in the files and an interesting array of 50+ year old letterheads and letters signed by bank-related people and others who became bank-related. Many of the sheets - a thousand of them, at least, had watermarks in the paper and in view of an article in T.C.L. by William Heald on watermarks, I found I couldn't throw even the lowliest of those away until I knew something about them. So now I have a fat box of interesting letters. Also old stocks, bonds, bonds on the railroad company marked Gold Bond but which, according to the correspondence along with them, amounted to "fools gold" instead. In the group were four or five real state warrants signed by President Theo. Roosevelt's secretary. I would have preferred the actual Presidential signature but I decided I can't have everything.

I called on the Arkansas Bankers Association Executive Secretary and he shared my enthusiasm and he and I are going about forming a museum for the association. This will embrace all of the banks in Arkansas. Will entail traveling exhibits for various requesting bank lobbies; a permanent museum display of world coins, U.S. coins and checks. Checks, if possible on every bank presently in Arkansas. This has not taken place yet but much progress is being made. He enlisted my aid in finding contributors of coins and I enlisted his aid in helping me find check donors both to the museum and to my collection. I met the Arkansas Bank Commissioner and an attorney who was an attorney during trying days of state banking history. He has given me a great deal of information and banking lore on early scandals.

My research is going full steam and some interesting articles will be forthcoming, in T.C.L. if Bob will accept them, and in other journals.

Oct. '71

The letter file and checks have led me to offices of some of the smallest and to the largest bank in the state. From each I have been received with friendliness and in many cases I have been greatly rewarded. My beginning handful of checks has now grown to more than 1,000. Not all of them are prize collector items but 1,000 of anything pleases me.

\* \* \* \* \*

### STEAMERS IN MONTANA TERRITORY (Cont'd. from page 186)

Fort Benton on the upper Missouri was established in 1849 by the American Fur Company as a trading post under the guidance of Major Culbertson. It is called the cradle of Montana and became headquarters for the distribution of merchandise to all sections of western Montana.

Before the Northern Pacific Railroad reached Bismarck, Dakota Territory in 1873, supplies for the upper Missouri River Country were loaded mainly at St. Louis, Missouri for shipment by boat up the Missouri to Fort Benton. T.C. Power arrived in Fort Benton with a stock of general merchandise during the spring of 1867 and erected a small building to house his wares. By 1869 when his brother John entered the firm as a partner, the business had flourished far beyond expectations. In order to insure better delivery of supplies T.C. Power & Bro. entered the steamboat business in 1875. The line was known as the Black P. Benton Line with T.C. Power in charge.

This enterprising organization operated branch stores in many Montana towns; the warehousing was done at the Fort Benton operation and overland freighters and stage lines for passengers were operated by the Benton firm to carry both merchandise and passengers as quickly as possible. Advertisements in the Fort Benton River Press indicated T.C. Power & Bro. operated as freighters, contractors, dealers in agricultural implements and proprietors of the Benton Line of steamers. They were considered the largest operators in the young territory.

When the Northern Pacific reached Bismarck, Dakota Territory in 1873 practically all freight came by rail to Bismarck and then transferred to steamboats for the trip to Fort Benton. It is interesting to note that the steamboat "Benton" of the Black F. line set an early record of 22 hours for the Bismarck-Fort Benton round trip run (from Dauphin's Rapids). The distance covered was something over 800 miles.

Indications are that T.C. Power & Bro. were awarded several government mail contracts but research reveals only one such recording. It appears in the Congressional Record, House Executive Document 55, 46 Congress, 3rd Session, page 1487. The record notes that on Route #35009 Bismarck Dakota to Fort Benton, Montana is a 814 mile trip once a week and that T.C. Power is manager of the Benton Line of steamboats. Terms of service were April 15, 1880 to June 20, 1882. Date of the order was April 10, 1880. Remarks: \$500 per week during the season of navigation in each year.

Northern Pacific Railroad completed its transcontinental line in 1883 and the Great Northern Railroad reached Fort Benton in 1887. The coming of these railroads reduced the river traffic to a point where only a few grain barges were seen on the river and by 1890 another era of the West gave way to more modern transportation.

- - -

Does anyone have checks or other banking paper on the above mentioned business?



## GREENSBURG'S FAMOUS TOWN TREES

Joseph E. Seiter (C.C.R.T. #28) 2117 Winchester Dr., Indianapolis,  
Indiana 46227

Greensburg, located in the southeastern part of Indiana and roughly halfway between Indianapolis and Cincinnati, Ohio is probably the only city in the world with trees growing from the roof of its court house tower.

In the early 1870's the townspeople noticed what appeared to be a small sprig growing in the northwest corner of the court house tower. After a period of time it became evident that this sprig was a thriving, growing tree that, somehow, had taken root in the crevices of the roof on the tower.

Later on it appeared that other sprouts were springing up at various places on the tower roof. A total of five of these trees were counted, growing at a height of approximately 110 feet above street level.

Officials became alarmed lest so many trees might cause permanent damage to the tower roof, so in 1888 a steeple jack was hired to remove some of these trees. Two were left standing. One reached a height of fifteen feet with a diameter of almost five inches at the base. This tree weathered many a storm over a period of years. Finally it died and was placed in the Decatur County Historical Society Museum.

In the meantime, however, another tree had made its appearance on the southwest corner of the tower. This tree thrived and in a few years grew to a considerable height. While it was maturing another tree sprang up on the southwest corner, resulting in two trees. These trees continued to maintain the fame of the county court house for many years.

Tourists from throughout the United States and elsewhere have sought out these famous trees. Over the years there have been many articles published in regards to this phenomenon.

For a long time the species of these trees had not been definitely established. Finally the Smithsonian Institution of Washington, D.C. was asked to make a scientific classification. The Smithsonian decided that these trees were of the large tooth aspen variety.

No one has ever determined just how these trees came to be. In all probability the wind, or perhaps even a bird, deposited the tree seeds in the crevices of the roof many years ago.

As far as sustenance is concerned, the most popular theory is that the dust of the interior as well as the dust and moisture from outside have been able to provide the necessary nourishment. Somebody once offered the pun that the trees were being fed by the "springs" in the court house tower clock.

Today there is but one of these large tooth aspens gracing the roof of the Greensburg Court House tower. This one has a height of over twenty feet and from all indications is quite hardy.

Nov. 1941  
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For sometime now the service of a steeple jack has been employed to maintain the vitality of this tree and to make the necessary repairs on the court house tower and clock.

It is this writers hope that the current specimen (plus others that may follow) will continue to flourish for many years to come.

UNION TRUST COMPANY

7-310  
712

GREENSBURG, IND. 19 No.

PAY TO THE ORDER OF \$  
DOLLARS  
FOR

The Union Trust Co. of Greensburg, Indiana issued a check in the 1930's which featured a center vignette of the faaded court house tower and tree. It is formerly a light fine-line drawing.

Today this bank is still in business. Their address is: Union Bank and Trust Co., 401 E. Broadway St., Greensburg, Indiana.

To this writer's knowledge, no other banking firm has ever issued a check with similar vignette.

CHECK PROCESSING



Check processing facilities at the Royal Bank of Canada's National Trust Tower in Montreal, Q.C. are depicted here in pictures obtained



by Don Allen during a tour arranged for his teachers college students. Check sorting is clearly a computer operation, accounts for a major proportion of the Bank's Nova Scotia branches being posted in an automated overnight operation.

\* \* \* \* \*

### THE CHECK CENSUS

William R. Heald (C.C.R.P. #8) P.O. Box 216, Albuquerque, New Mexico 87103

The original purpose of the Check Census, was to list and compile data on the oldest known checks from each state, however it got to the point where we were starting to get duplication of checks, and dates of use or later dates than were already recorded.

Therefore, before we list any new checks, we ask that you submit a list of checks you would like to list on the Census, and we will select the ones that are eligible and send you copies of the registration form upon which all pertinent data will be recorded.

We would also like to have a Xerox copy of each check sent along with the form if possible, or you can send us the check and we will record the data and return the check to you. Please send sufficient postage for return.

There will be two categories of Census as follows:

SPECIAL CENSUS: Which will cover any and all checks written and dated before 1800.

REGULAR CENSUS: Covering the oldest known checks by State, City, and Bank, dated since 1800.

Some checks previously recorded will be eliminated from the list because they are dated later than others already recorded, and the First Place for the oldest check by State, City or Bank will change, we hope, as new material is uncovered by your diligent searching.

As of this date we have recorded 6 Special Census, and 208 Regular Census, from 43 states and the District of Columbia, but we need checks from Alaska, Florida, Hawaii, Idaho, North Dakota, Washington, Wyoming and Canada, to complete our list of states. We would especially like to record data on the Canadian Provinces. So come on you Canadian members, send us some information on Canadian checks.

We hope to have a special supplement for a later issue of The Check List showing all the checks listed as of this date.

Remember that the Check Census will be an important historical document for future research...and you can participate in its compilation.

(Editor's note - Bill has volunteered to take on this large task, let's give him a hand by cooperating. It will result in the first real "tool" our hobby has for further research and well worth all our efforts)

Reported in The Wall Street Journal 7-9-71... Do-It-Yourself checks are now available from Communications in Finance Inc.. Customers provide the photo or art work for the check background. First in popularity of subject matter is people, second-most pets. The San Francisco based company notes only one proposed picture design has been refused for "poor taste".

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PROPERTY OF  
American Revenue Assoc.  
Library

EXAMPLE

C.C.R.T. CHECK CENSUS

BANK CHECK IDENTIFICATION FORM

CHECK I.D.# NM-1

BANK - NAME FIRST NATIONAL BANK FED. RES. #       

- OFFICE        CITY ALBUQUERQUE STATE NEW MEXICO

CHECK - SIZE, LENGTH 8 IN 204 MM - WIDTH 3 1/8 IN 78 MM

- PAPER, FLAIN X SAFETY        WATERMARKED        OTHER       

- COLOR, WHITE        CREAM        <sup>LT</sup> BLUFF X CANARY        PINK        RED        LT BLUE       

DK BLUE        LT GREEN        DK GREEN        GOLDENROD        OTHER       

- WATERMARK NONE

- PERFORATION, GAUGE #        TOP EDGE        BT EDGE        RT EDGE        LF EDGE X NONE

- DATE PRINTED ON CHECK BY PRINTER 189- DATE USED 3 MARCH 1899

- PRINTING STYLE & COLOR TEXT & SCRIPT, BROWN

- BORDER STYLE & COLOR NONE

- GRAPHIC STYLE & COLOR NONE

MANUFACTURER OF CHECK - NAME MILTON C. JOHNSON & CO

- ADDRESS 64 READE ST CITY NEW YORK STATE       

REVENUE STAMP (S) - APPLIED, SCOTT # R-164 PRINTED, SCOTT #       

- CANCELLATIONS PEN, J.M. 3/3/99

SUPPLEMENTAL INFORMATION       

- CHECKS CANCELLATION PUNCH; PAID R.S.; PAID F.N.B. ALBU 18 MAR 1899

- ENDORSEMENTS R.S.; PAY F.N.B. CO-OP BLDG & LOAN ASSOC.

- SIGNATURES WRITER: JOHN MUNN

ENDORSED: SIG. CALVIN WHITING

- SPECIAL INFORMATION NO CHECK SERIAL NUMBER, AMOUNT \$60.00,

CHECKS 'PAID' AT TOP

- SOURCE ~~WILLIAM R. HEALD~~ WILLIAM R. HEALD CERT # 8

DATE 17 AUG 1971

FORM 2-11-71-WH-REV



Gene Morris (CCRT #67) Box 467, Forest City Iowa 50436

While attending the Iowa Numismatic Association State Convention in Cedar Rapids, Iowa a meeting for check collectors was held in our room at the Roosevelt Hotel on Saturday at 2:00 PM, October 9, 1972.

The following Check Collectors were present:

Russell Rulau, Editor of Numismatic Scrapbook from Sidney, Ohio  
Mr. and Mrs. Wardie Jackson - Vermont, Illinois  
Mr. and Mrs. Eugene Morris - Forest City, Iowa  
Mrs. June Budd - Fort Madison, Iowa  
Lee Marsh - Keokuk, Iowa  
Bill Ott - Ottumwa, Iowa

Mr. and Mrs. Jackson had a nice display of checks in the exhibit room and also brought several books of checks to the C.C.R.T. meeting to show how they file and keep checks to show friends.

Mr. Rulau is an enthusiastic check collector and agrees that "Check Collecting" is a permanent part of numismatics.

Two other check collectors, Charles Cox of Leland, Iowa and John Hickman of Des Moines, Iowa were "wheeling and dealing" in the bourse room and did not get to the C.C.R.T. meeting.

A discussion was held by those present and many ideas exchanged. It was agreed that more of these C.C.R.T. meetings should be promoted at future shows.

\* \* \* \* \*

Our CLEARING HOUSE COLUMN is looking for "business", note the sparse listings in this issue - it's your column for listing BUY, SELL, WANT and TRADE items. It costs you nothing for your ad on this page - why not take advantage of it?

\* \* \* \* \*

Some thoughts for future articles: How about a listing of the various types and kinds of checks issued on our first chartered banks - The Bank of North America and the Bank of the United States? Illustrations would certainly enhance the article. Do I hear any takers to compile this listing with necessary comments? If I do, full details will be in the next issue.

Many of us have checks signed by historical and other well known persons; an article on this phase of collecting complete with illustrations would also be of great interest. A good listing of checks just signed by Civil War personalities would be a nice project.

How about something on foreign material? How about you current check collectors, we have not had much on this phase of collecting lately.

You may have other ideas or interests - won't you share them with all C.C.R.T. members? If you feel you can't write an article, just get the facts down, even in letter form is OK - we'll see that the material is arranged in proper form - send them to Mr. R. Duphorne, P.O. Box 1305, Albuquerque, New Mexico 87103.

TULSA SKYLINE CHECK

PROPERTY OF  
TULSA REVENUE AREA  
LIBRARY

Affix check here -  
enclosed with this  
issue

On a recent trip Ron Burnham noticed a huge picture of this Tulsa check while at the Tulsa Airport. He made a quick trip to the Fourth National Bank of Tulsa to request enough sample checks for all members of C.C.R.T. It is through the generosity of the Fourth National Bank of Tulsa and the foresightedness of Ron that the Skyline Check is now a part of this eighth issue of T.C.L. Our thanks and appreciation to both.

\* \* \* \* \*

CERTIFICATES

Bill Heald has literally knocked himself out to complete the necessary art work for the Membership and Educational Certificates we mentioned in previous issues. Bill made good use of his professional talents and did a beautiful job creating them for us - Thank you Bill. It was hoped that in the near future we could start issuing both these certificates but unfortunately the present lack of funds prohibits this for now. In spite of the situation your editor still looks forward to the earliest possible time these certificates may be issued.

Many of our members have already given check programs, talks and made displays; they would be eligible now for an Educational Certificate if the program were under way. So that these persons will be recognized when the certificates are available, the record of their efforts should be recorded now while the information is still available. If you have given a program on checks or exhibited a display of checks etc - please jot this information down now so that when we finalize the duties of a person to head this program you will be able to submit the necessary information to him.

\* \* \* \* \*

Your editor regrets to inform you of the passing of our Charter Member, Mr. C. R. Ross (CCRT #33) of Okmulgee, Oklahoma. Although the death of Mr. Ross took place some months ago, it only recently was brought to our attention. Mr. Ross was a collector of more than twenty-five years and held low membership numbers in many of the well known numismatic organizations.



# to Tulsa with Love

PROFITABLE  
American Revenue Assoc.  
Library

## ORDER FORM FOR PERSONALIZED SKYLINE CHECKS

Account Name \_\_\_\_\_

(Please Print)

Address \_\_\_\_\_

(Please Print)

City & State \_\_\_\_\_

Zip Code \_\_\_\_\_

at \$2.00 per 200 \_\_\_\_\_

Total Price\* \_\_\_\_\_

\*Will be charged  
to your account

Account Number \_\_\_\_\_

Signature \_\_\_\_\_

FOURTH NATIONAL BANK OF TULSA/BOX 2360 TULSA, OKLAHOMA 74100

1st. 2004  
Oct. 71

RAFTED

ok, Arkansas 72203 is presently  
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project.

\* \* \* \* \*

ends - How about a 1972

\* \* \* \* \*

lues come due with this issue.  
; was recently sent you; if  
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prepare - your cooperation

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please keep us informed. Some  
marked "ADDRESS UNKNOWN".

\* \* \* \* \*

you want them listed. Unless you specifically want COINS, STAMPS, and  
PAPER MONEY LISTED - DON'T LIST THEM FOR YOUR PROTECTION!

\* \* \* \* \*

Pg. 203  
Oct. 31

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Affix check here -  
enclosed with this  
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RESEARCH PROJECT STARTED

PROPERTY OF

Mr. Ron Burnham, P.O. Box 2002, Little Rock, Arkansas 72203 is presently involved in a research project on Arkansas banks. If you have checks old or new as well as drafts and other fiscal paper from Arkansas Ron would appreciate hearing from you. Books, papers and such would also help him in writing the history of banking in Arkansas - drop him a line if you have anything relating to this project.

\* \* \* \* \*

A Christmas present for your collector friends - How about a 1972 membership in C.C.R.T.?

\* \* \* \* \*

A large number of our members have their dues come due with this issue. If you are among these members a statement was recently sent you, if you have not already done so - won't you do it NOW? Additional reminders are costly and time consuming to prepare - your cooperation will be appreciated.

\* \* \* \* \*

If you move or have a new mailing address please keep us informed. Some member's mail is now being returned to us marked "ADDRESS UNKNOWN".

\* \* \* \* \*

Hopefully the second issue of 1972 will also include a current roster of C.C.R.T. members with their addresses and collecting interests. If your collecting interests have changed please send us any changes - as you want them listed. Unless you specifically want COINS, STAMPS, and PAPER MONEY LISTED - DON'T LIST THEM FOR YOUR PROTECTION!

\* \* \* \* \*











C.C.R.T. is growing--and so is the auction activity! Auction #7, as you'd expect then, was the best one yet. There were 27 bidders, some of whom sent long bid lists. This resulted in at least 3 bids on every lot and there were ten lots that drew nine or more bids. That's ample activity to justify an even longer auction list.....so here we go with #8 and an even 50, count 'em 50, lots!

But first, here are the prices realized on #7:

|        |          |         |         |         |        |
|--------|----------|---------|---------|---------|--------|
| Lot #1 | \$ 10.10 | Lot #13 | \$ 2.25 | Lot #25 | \$ .85 |
| 2      | 4.60     | 14      | 2.95    | 26      | 3.10   |
| 3      | 4.60     | 15      | 12.60   | 27      | 3.00   |
| 4      | 3.60     | 16      | 2.95    | 28      | 1.60   |
| 5      | 3.45     | 17      | 2.95    | 29      | 2.10   |
| 6      | 3.45     | 18      | 5.05    | 30      | 2.85   |
| 7      | 2.25     | 19      | 6.10    | 31      | 2.10   |
| 8      | 3.20     | 20      | 5.30    | 32      | 5.60   |
| 9      | 2.60     | 21      | 5.10    | 33      | 3.10   |
| 10     | 6.35     | 22      | 7.30    | 34      | 4.10   |
| 11     | 4.10     | 23      | 7.30    | 35      | 1.05   |
| 12     | 8.60     | 24      | 15.10   | 36      | 3.05   |

Especially for the benefit of new members, let's quickly review the ground rules: Bid by mail, sending your bids to J. E. Weaver, P.O. Box 30, Woodland, Calif. 95695. Sale closes December 4, 1971; bid letters postmarked after that date will not be accepted. Lots will be "knocked down" to the highest bidder but at a price 10¢ above the second-high bid. If only one bid is received on a lot, it will be sold to that bidder at his bid price. If two bids tie for high on a lot, that lot will be sold at the price bid to the bidder whose list was received first by the auction manager.

REMEMBER: you can list your bids in the order of your interest and can set a dollar limit on your total purchase. Start your list with the lot number in which you are most interested together with your bid, then the second-most-wanted lot with your bid on that lot, etc. When you complete your list, then add "please limit my purchases to \$XX.XX". This is a good safe way of entering a maximum number of bids, of increasing your chances of getting the material you most want, and still keeping firm control on the amount you spend. Try it.

Auction lots are made up with the idea that each lot is worth at least \$2.00. Please do me the honor of bidding at least \$1 on a lot.

\* \* \*

Lot #1 Check on Wells, Fargo & Co's. Bank, San Francisco, 1888, small, personal size ck on blue stock, signed by Adolph Sutro (Com-stock tunnel, later S.F. Mayor)

Lot #2 -- ditto --  
(Lots 1 & 2 are virtually identical. Bid only on Lot #1. Checks will be knocked down to first & second high bidders at latter's bid price)

\*\*\*\*\*  
PLEASE SEE MESSAGE ON LAST PAGE  
\*\*\*\*\*

- Lot #3 Five old standards--2 cks & 3 correspondent dfts: 1) red-on-white 1867 1st Natl, Paterson, N.J. with R6; 2) Mystic River (Conn) Natl Bank 1870 with RN-C? (Sort of a pinkish, reddish, brownish color); 3) Farmers & Miners, Lucas, Iowa with battleship & RN-A7; 4) Peoples Natl, Rock Island, Ill with eagle (in color) and RN-X7; 5) ditto bank, 1881, deep blue stock, train vignette & RN-G1.
- Lot #4 Five correspondent drafts of The Brazil (Ind) Bank: 1) the familiar coal-cart, bank bldg, RN-D1, 1872; 2) with RN-D3; 1874; 3) see page 7 Jan 71 Check List, same as check B-2; 4 & 5) plain, dated 1877 & 78, with RN-G1.
- Lot #5 Four 1865/67 items with a nautical flavor: Printed receipt form datelined Portland, Me. to "Steam Ship Belgian" for 12 tons of ice for \$36, bearing R15; 2) printed receipt form of Steamer Lewiston, Dr., with vignette of old steamship in panel end, for freight on 4 cases (of ?) for \$3.20, no rev. stamp but dbl line dated stamp of steamer; 3) & 4) are two similar "checks" drawn on Cashier of the New York Dry Dock Company with old-fashioned woodblock of 3-master in drydock, both with R6.
- Lot #6 Counter check preprinted payable to Brooks Brothers, filled out to be drawn on New York Dry Dock Co., dated 2-27-1866; tax paid by two copies of R1c, tied with dbl circle datestamp of Brooks Brothers.
- Lot #7 Check form of Sesquehannah Turnpike Road, drawn on the Treasurer's office, Catskill for dividend payments. This one completed: dated 1-10-65 drawn on Tanners Bank, payable to Mary E. Lewis for \$11.40 for Div #100.
- Lot #8 Neat, small-size check on First Natl Bank of West Chester (Pa) dated 11 MO. 11, 1872 (Quaker dating); check dominated by bold, bright RN-J4 or J5 (either orange-red or red-orange)
- Lot #9 Three nice ones for the vignette collectors: 1) 1st Natl, Grand Rapids, Mich 7/81. with stag with big rack of horns; 2) Natl Bank, of Piedmont (W.Va) 3/80 with farmer & dog & armload of hay feeding horse ; 3) ditto bank 1/81 with very nice choo-choo.
- Lot #10 Correspondent dft of German Natl Bank, Pittsburgh on Central Natl Bank, Phila, 6-20-67; printed by AmerBankNote Co with RN-B1 and beautiful vignettes of eagle on top right, young girl to left.
- Lot #11 See Auction #7, lot #15. Here is a single check, same description, no stub. Attractive, bright red, ornate blank check for use of Asst Treas of the U.S., N.Y. datelined \_\_\_\_186\_\_.
- Lot #12 An "order to pay" dated 2-24-1838, drawn by the "Canal Commissioner" on "Commissioners of the Canal Fund", Albany, reading "At sight, pay to the order of Marlett & Dunham, Two Hundred (underlined is manuscript) dollars, the amount of the annexed receipt\*, a copy of the contract having been duly filed in the Comptroller's Office". (\*no receipt annexed, however)



- Lot #13 Pick up some nice traders in this lot: 2 Natl Bank of Orange County, Goshen, N.Y. 1884 black-on-white; 2 more, ditto bank 1886, different style, black-on-white; 2 more ditto bank, 1890, red-orange-on white, 3 on First Natl Bank of Warwick (N.Y.) 1874 with nice female-type allegorical vignette and R1-C1.
- Lot #14 Another lot with duplicates: Six checks, all on Natl State Bank, Camden, N.J. on deep blue stock, datelined "Cape May, C.H.N.J." and imprinted in end panel for Jonathan Hand, Atty-at-law. Three are dated 1888 with R155, other 3 1889 with R164.
- Lot #15 Would you believe match covers? Bank advertising, flat, unused, current, covers only. Six items, mostly simulating checks of bank doing the advertising, each from a different state: Mass., Conn., Iowa, Mo., Ill., & Fla. Value? I haven't the foggiest notion.
- Lot #16 Interesting lot of 3 foreign "crossed checks" drawn on William Schall & Co NYC (their forms). On reverse, all have revenue stamp of country of origin and many involved endorsements. 1) Drawn in Lima, Peru 8-13-1923 by Banco Aleman Transatlantico, crossed /&Co/ for \$2.50; 2) Drawn in Leipzig 7-29-1924 by Ed Victor Sperling, crossed /&Co/; 3 drawn in Hamburg 4-30-1925 by Larsen & Mohr, crossed /For account only/.
- Lot #17 Huge (4 1/4 x 10 5/8") First of Exchange, drawn in Barranquilla, Columbia 3-30-1906 by Banco del Atlantico on G. Amsinck & Co., N.Y.C. for \$600; has large Colombian revenue adhesive 2/3 pasted on front, folded over bottom edge & other 1/3 on reverse; nice advertising vignette of bank showing large steamship underway.
- Lot #18 -- ditto -- except drawn 11-6-1906 for \$25 & stamp all on reverse. (As with first two lots, bid only on Lot #17, items will be knocked down to first & second high bidders at latter's bid price)
- Lot #19 Draft drawn by Treasurer, Reigate (England) Borough and Urban Sanitary Authority, on London & County Banking Comp. Limited; dated 11-20-1895 for £-10-10, payable to Waterlow & Sons. Lavender-colored printing, with orange oval embossed one penny revenue stamp. Has "4 + 12" punched into check as tho with a check protector but bearing no relation to amount or anything else. Rubber stamped on face "To a/c of/ Waterlow & Sons Limited/ Union Bank of London/Not negotiable."
- Lot #20 Identical check form, but dated 11-29-95, for £52-1-3 payable to an individual, "protectographed" for "3 + 12".
- Lot #21 Check dated 4-30-1886 on San Francisco Agency of the British and California Banking Company, Limited, with R6 (stamp damaged).
- Lot #22 Five checks, all on banks in Lake City, Colo., drawn 1876/77, all with R152. Three plain ones on First Natl, Miners & Merchants, & Hinsdale County Bank; other two are ornate correspondent drafts of Hinsdale County Bank, one by Western Bank Note & Eng. Co, Chicago, other by National Bank Note Co., NY. Engraving on last two include mother & young son feeding geese, allegorical figure of Industry, cherubs, horse's head etc. Very attractive lot.

- Lot #23 Fourteen used, 2 unused checks from papers of a West Texas/Okla. panhandle cattleman. Check range from 1896 to 1922. Eleven different banks represented, most checks have vignette or monogram. Nothing elaborate but unusual lot.
- Lot #24 Five post cards (UX12, UX14 and 3 with US 1¢ greens) dated 1898-1911. All addressed to the cattleman noted above in Lot #23 at Zulu, Texas, acknowledging receipt of deposits, etc. Two from Inter-State Natl Bank, KC, Mo., other 3 from Beaver County Bank, Guymon, Okla. All show Zulu receiving stamp, other postal markings.
- Lot #25 Three large 1853 drafts on thin grey stock (each has a marginal rust stain), two being "Thirds of Exchange" and datelined NYC, other a Boston draft for \$5,000 drawn on A. Bell & Sons. All have the high-quality, elaborately engraved vignettes and lettering of the day.
- Lot #26 Oversized Post Office Department draft, used for payment of "Transportation of the Mails". Dated 12-4-1860 and signed by Auditor, P.O. Dept. and 3rd Asst PM General, sent to "Danl Dickson, Postmaster, Wilmington, N.C." to pay \$16.59 to a C.M. Wade. Large elaborate vignette of eagle & a couple of ships, plus portrait of some important-looking but unidentified gentleman. Slightly discolored by time but otherwise very fine condition.
- Lot #27 Three checks with imprinted revenues, all with vignettes: 1) ck on The Loaners Bank, NYC 6/72 with RN-J1 or J4, acceptable condition but both check & imprint faded &/or oxidized; 2) Red-on-white check on Tradesmans Natl, Phila 7/71 with RN-J11; 3) Green-on-white check on Natl State Bank of Troy, West Troy (Ny) 4/71 with RN-C1 and interesting "arm & hammer" vignette.
- Next 3 lots are commercial time drafts 1863/73, all with vignettes you'll recognize from checks & especially obsolete currency. All have revenue stamps.
- Lot #28 Five drafts, datelined Urbana, Ohio, drawn by Warran & Gaumer. R152, R152, pair of R27, R33 & R34.
- Lot #29 Four drafts datelined Phila plus one NYC, various drawers. R135, R152, R33, R23 & 33 and R15.
- Lot #30 Five drafts, one each from Sandusky, Zanesville, Cleveland, Cincinnati, & Springfield, Ohio. R5, R9, R15, R15 & R27.
- Lot #31 Check on "French & M'Crory", Nashville, dated 2-23-1865, signed by H.S. French. Ornate, victorian lettering and panel end with tied but off-center R10 2¢ orange Express (unusual?)
- Lot #32 Check on Sixth Natl Bank, Philadelphia dated 6-14-83 on dark blue stock. R-152 not tied, has "23" in large oval on front "13" on reverse, rubberstamped (Clearing house numbers?)
- Lot #33 Original draft, miner & dog variety, of Banking House of L. H. Hershfield & Co., Helena, Mont. Dated 10-17-67, serial #1291, drawn on Isett Kerr & Co., NYC, with RN-g1.



- Lot #34 Later draft of same bank with vignette "Justice", dated 9-6-1881, #39139, on Kountze, Bros., NY and RN-G1.
- Lot #35 Territory of Montana (Helena) Stock Inspector & Detective Fund "Warrant" 11-6-86 for #72 for "4 month's office rent". Round vignette horse-andbull-heads. Registered 11-6-86, paid 12-21-86 with 54¢ interest.
- Lot #36 Territory of Montana (Helena) "Stock Indemnity Fund Warrant" 9-7-89 for #5 for "burying horse", registered and paid 9-9-89.
- Lot #37 Territory of Montana (Helena) "Territory Warrant," with vignette of miner & dog, smaller but virtually same as on Hershfield drafts. Dated 9-5-85. Ser. #2687 for #93.50, registered 9-5-85, paid 12-21-85 with \$1.34 interest.
- Lot #38 Certificate (duplicate) of Danforth, Spencer & Hufty that they have packaged and sealed the copper plate (\$50-50-100-100) of Mechanics Banking Assn. and deposited same in vault of Manhattan Bank in charge of the agent of the Comptroller. Dated 3-14-1845.
- Lot #39 Two turn-of-the-century Florida checks, small size 1) 4/99 on Capital City Bank, Tallahassee with #164 and 2) 6/1901 on Coml. Bank, Jacksonville with RN-X7.
- Lot #40 Official "Quarterly Report" being a "statement showing the true condition of the Farmers & Drovers Bank of Somers (NY) on the morning of the first day of November 1847". Completed in ornate pen & ink, signed by president and cashier of bank and attested to by Justice of the Peace. Docketed by NY State Comptroller of Banking Dept, Albany
- Lot #41 Check on Natl. Exch. Bank, Providence, RI, 1905 on form imprinted for Arnold Green, signed "Est. of Arnold Green by Theodore Frances Green". Latter was governor of R.I. 1933-37 & U.S. Senator from R.I. 1937-61.
- Lot #42 Three more, dated 1907-08 on Natl Exchange Bank, Providence, R.I. imprinted for "Estate of Arnold Green" signed by Theodore Frances Green, Exec." See lot #41 above for pedigree.
- Lot #43 Two Nevada mining-area checks: 1) dft of Yellow Jacket Silver Mining Co. to Treas. of Agency of the Bank of California at Gold Hill, dated 1905, shows oval "Paid" stamp of the bank's "Virginia (city) Agency"; 2) small-size personal check, blue paper, on Bullfrog Bank & Trust Co., Rhyolite, Nev., dated 11-6-07, nice oval "Paid" stamp of the bank on the face.
- Lot #44 Large, attractive check of Yellow Aster Mining & Milling Co., Randsburg, Calif drawn on Natl Bank of Calif., L.A.; dated 1-31-1901 with #11-37. Has large vignette showing mine buildings.
- Lot #45 Check of Gould & Curry Silver Mining Co. on agency of the Bank of Calif. at Virginia (City) Nev.; dated 7-1-79 with RN-D8. signed by James G. Fair, one of the four famous Silver Kings of the Comstock.

- Lot #46 Four business-size checks drawn on Tonapah (Nev) Banking Corp. between 1919-/1932; one by Brougher Divide Mining Co., Other 3 by Tonapah Divide Mining Co.
- Lot #47 Two early Westerns: 1) A neat, business check (1878) on First Natl, Portland, Oregon, RN-G1; and 2) a red-on-white 1881 check on Hanington & Mellor, Bankers, Central City, Colo. signed "Egyptian M(ining?) Co."
- Lot 48 Three unusually small checks, all on Western Natl Bank, Oklahoma City, O.T., dated 1902-02-05, same maker but each check in slightly different type face and format.
- Lot #49 Elegantly engraved correspondent draft dated 1861 of Bank of Memphis (Tenn) drawn on Mechanics & Traders Bank, N.O. Printed by AmerBankNoteCo with two of their usual fine vignettes.
- Lot #50 Another ABNCo gem, this for E.W. Clark & Co., Phila, dated 2-16-80 featuring a bold portrait of.....Mr. Clark? RN-G1.

- END -

\* \* \* \* \*

#### PLEASE NOTE

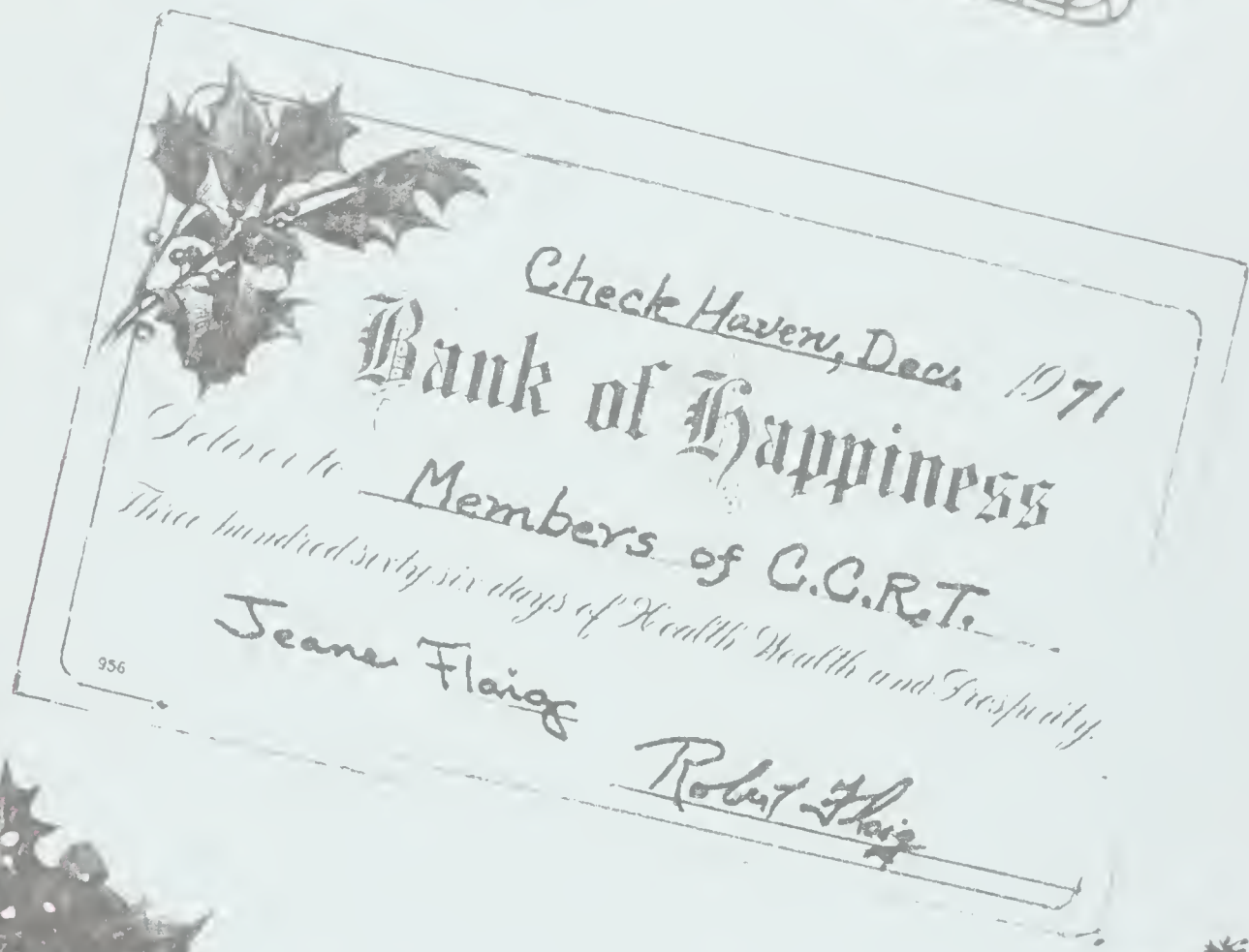
Your editor regrets the delay in sending out this C.C.R.T. Mail Auction; Mr. Weaver our Auction Manager had it in my hands in plenty of time. This delay was caused by several bouts of illness suffered by both my wife and I.

This has also caused a delay in getting out our next issue of The Check List but it's now complete so far as the stencils are concerned. As soon as I can get them "cranked" out they'll be on the way to you. I'm sorry for the delay and your understanding of this situation will be appreciated.

Bob Flaig



Hello



Holiday Greetings



and Best Wishes  
for the New Year



Bob & Jeane

1971







